

TravelShield

Policy



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Introduction

(not forming part of the policy)

Claims enquiries

The claims service is provided by the Claims department at Methodist Insurance plc.

New claims can be reported and enquiries made about existing claims from Monday to Friday 9am to 5pm.

If you wish to report a new claim or require assistance outside of these hours, an emergency service is available 24 hours a day, 7 days a week.

The claims service number is **0161 833 9696**

The action to be taken by the policyholder in the event of any incident which may give rise to a claim is shown in the conditions on page 5.

Policy information

Please read this policy carefully to ensure that it meets your requirements.

If you need any more information or more cover, please speak to us.

The policy consists of

- The policy wording in this booklet; and
- The schedule.

The policy schedule:

This shows those things that are individual to your insurance e.g. the identity of the insured, the period of insurance, the covers you have chosen to include, the limits of indemnity that apply and any special clauses.

Preamble

Methodist Insurance plc (the Company) and the Insured named in the schedule agree that

- a) the application form and declaration signed by the Insured (including any additional or supplementary information supplied to the Company) are the basis of the contract of insurance evidenced by this policy and are incorporated in that contract;
- b) this policy document, the schedule and any endorsement shall be read together to form the policy and be considered as one document
- c) the Insured will pay the premium;
- d) the Company will, subject to the terms, conditions, limitations and exclusions of this policy, provide the insurance under the sections specified in the schedule during the period of insurance
- e) this policy will be governed by and interpreted in accordance with the law of England and Wales unless the Insured is living in;
 - Scotland, when Scottish law will apply; or
 - Northern Ireland, when the law of Northern Ireland will apply.

Definitions

Some words and phrases in **your** policy or schedule are in **bold italic** print. Wherever they are shown like this the following meanings apply:

Bodily injury

Injury or illness requiring the attendance of a registered medical practitioner.

Booked transport/transportation

The properly licensed aircraft, vehicle or vessel that you are booked on for your trip.

Business associate

Anyone you normally work with and who needs to be at work while you are away in order for the business to run properly.

Claim

A single loss or series of losses from one event consequent on or attributable to one source or original cause.

Close relative

The husband, wife, domestic partner, parent, parent-in-law, child, brother, sister or fiancé(e) of an insured person.

Computer

Computer, data processing equipment or media, microchip, integrated circuit or similar device or any computer software.

Damage

Loss, destruction or damage.

Defined peril

Fire, explosion, lightning, aircraft or other aerial devices or articles dropped from them, theft or attempted theft, impact by any road vehicle, train or animal, riot, civil commotion, strikers, locked out workers', or persons taking part in labour disturbances, malicious people or vandals, storm, tempest or flood, escape of water from any tank, apparatus or pipe, escape of fuel oil from any fixed oil-fired heating installation.

Period of insurance

Insurance under Section 1 Cancellation, curtailment and unused excursions starts from the time you pay the premium or the time you book your trip whichever happens last.

All other cover starts from the time you leave your home to begin your trip and ends on the expiry date shown in the schedule.

Special extension

If you cannot return to your home in the United Kingdom because of circumstances that are outside your control you can ask us (subject to our confirmation) to extend the period of insurance by up to one week.

Personal money

Your cash, bank or currency notes or coins, travellers cheques, postal or money orders, credit vouchers or travel tickets.

Personal property

Luggage, clothing, valuables, personal effects and other items you own and normally wear, carry or use.

Trip

Your holiday or journey necessitating at least one overnight stay away from home.

United Kingdom

The United Kingdom of Great Britain and Northern Ireland including the Channel Islands and the Isle of Man.

Valuables

Audio, visual, photographic and computer equipment ; electronic games, films, compact discs, cassettes, cartridges or tapes; mobile phones or

telecommunications equipment; jewellery, gems, gold, silver or other precious metals or anything containing or made of such items; watches; furs; binoculars or telescopes, belonging to you.

We, our, us

Methodist Insurance plc

Winter sports

Skiing or snow boarding (including on dry slopes) or any other snow or ice activities.

You, your, insured, insured person

Each person named on the schedule for whom the appropriate premium has been paid.

General exclusions

GUIDANCE NOTE

Your policy does not insure **you** for the perils excluded in Exclusions 1, 2 & 3 below because the Government has accepted responsibility for damage or liability caused by war, radioactive contamination or by sonic bangs.

This policy does not cover:

1. Radioactive contamination

any **claim** or expense of any kind caused directly or indirectly by:

- ionising radiation or radioactive contamination from any nuclear fuel or nuclear waste arising from burning nuclear fuel.
- the radioactive, poisonous, explosive or other dangerous properties of any nuclear equipment or part of that equipment.

2. War risks

any **claim** or expense of any kind caused by war, act of foreign enemy, hostilities (whether war be declared or not), civil unrest, revolution or military force.

3. Sonic bangs

any **damage** by pressure waves caused by aircraft or other flying devices travelling at sonic or supersonic speeds.

4. Pollution or contamination

any **claim** or expense of any kind caused directly or indirectly by pollution or contamination other than caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the **period of insurance**. All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.

5. Date recognition

any consequential or other loss costs and expenses and any legal liability accidental bodily injury or **damage** to property directly or indirectly caused by or contributed to by or consisting of or in any way relating to or connected with the failure or possible failure of any **computer**, whether **your** property or not,

- a) correctly to recognise any date as its true calendar date.

- b) to capture save or retain and/or correctly to manipulate interpret or process any data or information or command or instruction as a result of treating any date otherwise than as its true calendar date.
- c) to capture save retain or correctly process any data as a result of the operation of any command which has been programmed into any **computer** being a command which causes the loss of data or the inability to capture save retain or correctly to process such data on or after any date

but this shall not exclude subsequent **damage** or consequential loss not otherwise excluded which itself results from a **defined peril** if covered by this policy.

6. Communicable diseases

any **bodily injury** or **damage** that is caused by or arises as a result of HIV or any HIV-related illness, including AIDS or any strains of HIV or AIDS.

7. Suicide or dangerous activities

bodily injury or any other loss resulting from suicide or attempted suicide or from the **Insured** deliberately exposing themselves to danger unless in an attempt to save human life.

8. Terrorism

any **claim** or expense of any kind caused directly or indirectly by terrorist activity.

For the purpose of this exclusion 'terrorist activity' means an act including but not limited to the use of force or violence and/or the threat thereof of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological, ethnic or similar purposes or reasons including the intention to influence any government and/or to put any section of the public in fear.

9. Medical conditions

any **claim**:

- i) if **you** are travelling or going to travel.
 - a) against the advice of a medical practitioner.
 - b) to get medical treatment abroad.or
 - c) after being told by a medical practitioner that **you** have a terminal illness unless **you** have told **us** about the illness and **we** have agreed to provide the cover.
- ii) due to any circumstances known to **you** at the date of issue of this policy as likely to give rise to cancellation or curtailment of **your trip**.

General conditions

1. Claims procedure (your duties)

When **you** become aware of a possible **claim** under this policy **you**:

- a) should check the appropriate section of the policy to make sure that **you** have done all the things **you** must do.
- b) must Inform **us** as soon as possible and in any event within 30 days in writing giving full details and complete, if required, **our** appropriate **claim** form.
- c) must, if required, at **your** own expense provide **us** with any receipts, proof, documents or other evidence that **we** ask for concerning the **claim** and all other information it would be reasonable for **us** to ask for in a form that **we** choose.
- d) must submit to a medical examination at **our** expense when and as often as it would be reasonable for **us** to ask **you** to.
- e) must take all reasonable and practical steps to recover any articles lost or stolen.
- f) must send **us** any writ, summons or other legal document as soon as **you** receive them. **You** must not negotiate, admit or deny any **claim** without **our** written agreement.

2. Claims procedure (our rights)

If **you** make a **claim** under this policy:

- a) **we** have the right to the salvage of any property covered under this policy.
- b) **we** can take over **your** rights against another person before or after **we** have paid a **claim**.

3. Other insurance

If at the time of a **claim** there is another policy covering anything insured by this policy, **we** will only pay **our** proportionate share. This does not apply to Section 7 Personal accident.

4. Reasonable care

You must take reasonable steps to:

- a) Prevent **damage** or accident.
- b) Protect the articles insured.
- c) Avoid **bodily injury**.

5. Material facts

All material facts must have been disclosed by **you** to **us**. Failure to do so may affect **your** rights under this insurance.

You must tell **us** about any change in the information upon which this policy is based. This includes (but is not limited to) telling us about changes in the health of any **insured person**. Failure to do so could invalidate the policy.

6. Fraud

If **you** or anyone acting for **you** makes a **claim** under this policy knowing the **claim** to be false or exaggerated in any way, **we** will not pay the **claim** and this policy will cease.

7. Arbitration

Other than for **claims** under Section 7 Personal accident, if there is a dispute about the amount **we** wish to pay **you** for a **claim** under this policy, the dispute shall be referred to an arbitrator. The arbitrator will be appointed in accordance with the

statutory provisions in force at the time.

The arbitrator must have made an award before **you** can take further action against **us**.

8. Cooling off and cancellation

You cannot cancel the policy unless it covers a period of at least 28 days from the time the policy is taken out. For policies covering 28 days or more the following 'cooling off' right applies.

If **you** decide within fourteen days of taking out this insurance and receiving the full policy documentation that it does not meet **your** requirements, **we** will refund the premium **you** have paid provided that **you** give **us** back the schedule and any other documents **we** have issued, there are no **claims** notified or pending and **you** inform **us** prior to the commencement of the **trip**.

We may cancel this policy at any time by writing to **you** at the last known address **we** have for **you**, giving 14 days notice. If **we** do this and **you** have made no **claims** **we** will refund a proportionate amount of the premium **you** paid, depending on the amount of time remaining on the policy.

If **you** wish to cancel this policy more than fourteen **days** after taking it out, **you** may only do so with **our** agreement. **We** will decide if any refund of premium can be allowed.

9. Agreeing to the conditions

You agree that **you** will observe all the terms and conditions, duties and rights that are set out in this policy. If **you** do not observe them then the cover will not operate and **we** will not be able to pay any **claims**.

10. Rights of Third Parties

A person or company who is not a party to this Policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this Policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

11. Limits and excess

After deducting all excesses which apply, the most **we** will pay **you** for a **claim** made under any section of the policy is the limit shown in the schedule for that section.

Section 1

Cancellation, curtailment and unused excursions

What is covered

We will pay **you** up to the limit shown in the schedule for costs **you** have paid or are legally bound to pay for travel and accommodation and excursions that **you** cannot use because the **trip** has to be cancelled or curtailed due to:

- **Bodily Injury** or quarantine of **you** or any person that **you** are travelling with or staying with on the **trip**.
- **Bodily injury** of a **close relative** or **business associate** of **you** or any person **you** are travelling with on the **trip**.
- **You** or any person **you** are travelling with being summoned for jury service or as a witness.
- **You** or the person **you** are travelling with being made redundant within the terms of the Employment Protection Act.
- **Your** home becoming uninhabitable following fire, flood or storm.
- **Your** presence being required by the police following a theft at **your** home or where **you** work.
- Government prevention of travel to the **trip** destination following an epidemic.

Special conditions applying to this section:

1. If the **trip** is curtailed for medical reasons or because of the **bodily injury** of a **close relative** or **business associate** **you** must obtain a certificate from a qualified medical practitioner confirming that **your** return home is necessary and if appropriate that **you** are fit to travel.
2. For unused excursions **you** will also need written confirmation from the

excursion provider, including confirmation that the excursion(s) is non-refundable and non-transferable.

Note: If you do not do these things We may not be able to pay your claim.

What is not covered

The amount shown in the schedule as the excess applying to this section.

Cancellation or curtailment:

- if **you** decide **you** do not want to go on the **trip** or excursion.
- arising in connection with pregnancy or child birth if the **insured person** is expecting to give birth before or during the **trip** or within 12 weeks of the end of the trip unless the claim is a result of emergency treatment.

Cancellation or curtailment due to **bodily injury** resulting from:

- speed or time trials or racing of any kind other than on foot.
- motorcycling as a driver or passenger.
- mountaineering, rock climbing, pot-holing, scuba diving to more than 20 metres, water ski jumping or water ski tricks or other dangerous activities.
- any winter sports.
- flying or other aerial activities except as a fare paying passenger on a fully licensed passenger carrying aircraft.
- crewing on any boat, ship or other type of water craft.
- Hunting on horseback, polo, show-jumping or steeple chasing.

Unused excursions where **you** have obtained or are entitled to refunds.

Section 2

Personal property & personal money

What is covered

We will pay up to the limit shown in the schedule for **damage** to **your personal property** and **personal money** occurring during a **trip**.

If **your personal property** is temporarily lost on the outward journey for more than 24 hours **we** will pay the cost of essential replacements of clothing and toiletries up to £100 for each **insured person**.

Special conditions applying to this section

1. **You** must report theft to the police within 24 hours of discovering it and obtain a police crime report number.
2. **You** must get a written report from the carrier or a property irregularity report from the airline if **your personal property** is damaged whilst in their custody. If **you** cannot do this immediately you must do it within 7 days of the end of your **trip**.

If you do not do these things we may not be able to pay your claim.

What is not covered

The amount shown in the schedule as the excess applying to this section.

Claims settlement

We will replace stolen or lost items covered under this section but **we** will deduct from the **claim** settlement a reasonable amount for wear and tear and loss of value due to age or condition.

If an item is damaged **we** will decide if it is to be repaired. If, in **our** opinion, it is not repairable or **we** decide not to repair it **we** will pay the cost of replacement but **we** will take off a reasonable amount for wear and tear and loss of value due to age or condition.

For documents **we** will pay the reasonable cost of obtaining a duplicate or replacement.

Damage to:

- Glass, fragile or brittle items unless caused by fire, theft or an accident to the vehicle, vessel or aircraft carrying them.
- Pedal cycles or contact lenses.
- Sports equipment broken whilst in play or use.
- Business equipment, business documents or samples.

Damage caused by or resulting from:

- wear and tear.
- vermin, insects, parasites, woodworm, fungus, rot or frost or any gradually operating cause.
- any process of cleaning, dyeing or restoring.
- loss in value due to age or condition.
- delay, confiscation or seizure by customs or any other officials.
- theft from any unattended vehicle unless the **personal property** and/or **personal money** is concealed in a locked glove or luggage compartment and all windows and sunroofs are securely closed and all doors are locked.
- Temporary loss of luggage that someone else will pay **you** compensation for.
- Depreciation in value or shortages due to error, omission or depreciation.

Section 3

Missed departure

What is covered

We will pay up to the amount shown in the schedule for the necessary and reasonable additional cost of accommodation and travel to allow **you** to continue **your trip** if:

- There is a strike, civil disturbance, mechanical breakdown or adverse weather which interrupts public transport services.
- The car **you** are travelling in has an accident or breakdown on the way to the airport, station or port **you** are leaving from

and as a result **you** arrive too late to start the **trip**.

Special conditions applying to this section

You must do all that **you** can to arrive at the airport, station or port **you** are leaving from in good time.

You must provide a repairer's report if **you** miss the departure because the vehicle **you** are travelling in has an accident or breaks down.

You must ask the booked transport provider to confirm in writing:

- the cause of the delay or cancellation.
- the period of the delay.
- the scheduled time of departure and arrival.
- The actual time of departure and arrival.

If you do not do these things we may not be able to pay your claim.

What is not covered

The amount shown in the schedule as the excess applying to this section.

Any **claim** for a strike or civil disturbance that starts or is announced before **you** book the **trip**.

The cost of any repairs required to the car or vehicle **you** are travelling in.

Any **claim** due to failure of the tour operator or any provider of accommodation or transport.

Section 4

Delayed departure

What is covered

If the **booked transport you** are due to travel on for **your** outward or return journey is delayed for reasons **you** or the tour operator have no control over, we will pay **you** the following:

- £20 for each insured person if the departure is delayed for at least 12 hours.
- £10 for each insured person for each complete 12-hour period after that.

up to a maximum payable of £100 per **insured person**.

We will calculate the delay period from the date and time the booked transport was supposed to leave according to the published itinerary.

Special conditions applying to this section

1. **You** must do all that **you** can to arrive at the airport, station or port **you** are leaving from in good time.

2. **You** must provide a repairer's report if **your** departure is delayed because the car **you** are travelling in or had booked to travel in has an accident or breaks down.
3. **You** must ask the **booked transport** provider to confirm in writing:
 - The cause of the delay or cancellation.
 - The period of the delay.
 - The scheduled time of departure and arrival.
 - The actual time of departure and arrival.

If you do not do these things we may not be able to pay your claim.

What is not covered

Any amounts **you** are entitled to claim from or are paid in compensation by someone else.

Any **claim** caused by strike or industrial action happening or expected at the time **you** book the **trip**.

Any **claim** if **you** do not check in on time (unless **you** did not check in on time because of the strike, industrial action or bad weather).

Section 5

Medical and emergency expenses

What is covered

If **you** suffer **bodily injury** during a **trip** **we** will pay up to the amount shown in the schedule for:

- The cost of medical, surgical or hospital treatment (including emergency dental treatment and nursing-home charges) reasonably and necessarily incurred as a result of the **bodily injury**.
- Emergency expenses if **you** die, including the cost of transporting **your** remains to **your** home within the **United Kingdom**.
- The reasonable extra accommodation or travel costs incurred by **you** as a result of **your** **bodily injury**.
- The reasonable extra cost of accommodation and travel incurred by any one other person who, on medical advice, has to travel to or stay with the **insured person** as a direct result of the of **bodily injury** to the **insured person**.

What is not covered

The amount shown in the schedule as the excess applying to this section.

Any **claim** arising in connection with pregnancy or child birth if the **insured person** is expecting to give birth before or during the **trip** or within 12 weeks of the end of the **trip** unless the claim is a result of emergency treatment.

Any **claim** for **bodily injury** due to or resulting from an **insured person** taking part in:

- speed or time trials or racing of any kind other than on foot.
- Motorcycling as a driver or passenger.
- mountaineering, rock climbing, pot-holing, scuba diving to more than 20 metres, water ski jumping or water ski tricks or other dangerous activities.
- any winter sports.
- flying or any other aerial activities except flying as a fare paying passenger on a fully licensed passenger carrying aircraft.
- crewing on any boat, ship or other type of water craft.
- Any medical treatment within the UK which is available under the National Health Service or other state scheme.

Section 6

Hospital benefit

What is covered

We will pay **you** the sum insured shown in the schedule if **you** are admitted to hospital as an inpatient to be treated for **bodily injury you** suffered during the **trip**.

What is not covered

The amount shown in the schedule as the excess applying to this section.

Any **claim** arising in connection with pregnancy or child birth if the **insured person** is expecting to give birth before or during the **trip** or within 12 weeks of the end of the **trip** unless the **claim** is a result of emergency treatment.

Any **claim** for **bodily injury** due to or

resulting from an **insured person** taking part in:

- speed or time trials or racing of any kind other than on foot.
- Motorcycling as a driver or passenger.
- mountaineering, rock climbing, pot-holing, scuba diving to more than 20 metres, water ski jumping or water ski tricks or other dangerous activities.
- any winter sports.
- flying or any other aerial activities except flying as a fare paying passenger on a fully licensed passenger carrying aircraft.
- crewing on any boat, ship or other type of water craft.

Section 7

Personal accident

What is covered

If **you** suffer **bodily injury** caused by an accident which results in:

- death directly and independently of any other cause within 24 months.
- loss of one or more limbs at or above the wrist or ankle.
- total and permanent loss of sight in one or both eyes.
- permanent and total disablement which prevents **you** from doing any kind of paid work and which has lasted for 24 months and is likely to continue for the rest of **your** life.

we will pay to **you** or, in the event of death, **your** estate the benefits shown in the schedule.

The most we will pay to any one **insured person** or their estate in respect of the

same accident is the amount shown in the schedule.

If at the time of the accident the **insured person** is aged 16 years or under the benefit for death is reduced to £1,500.

What is not covered

Bodily injury resulting from:

- or arising in connection with pregnancy or child birth if the **insured person** is expecting to give birth before or during the trip or within 12 weeks of the end of the **trip**.
- speed or time trials or racing of any kind other than on foot.
- Motorcycling as a driver or passenger.
- mountaineering, rock climbing, pot-

holing, scuba diving to more than 20 metres, water ski jumping or water ski tricks or other dangerous activities.

- any winter sports.

- flying or any other aerial activities except flying as a fare paying passenger on a fully licensed passenger carrying aircraft.
- crewing on any boat, ship or other type of water craft.

Section 8

Catastrophe benefit

What is covered

We will pay the necessary and reasonable additional costs of accommodation and travel up to the amount shown in the schedule to allow **you** to:

- continue **your trip**; or
- return home if you cannot continue the **trip**

if **you** are forced to leave **your** pre-booked and prepaid accommodation because of fire, lightning, earthquake, storm, flood, explosion, medical epidemic or government directive.

Special condition applying to this section.

If **you** are forced to leave **your** accommodation and wish to make a **claim** under this section of the policy **you** must obtain written confirmation of the reason **you** were forced to leave from the local or national authorities.

If you do not do this we may not be able to pay your claim.

What is not covered

The amount shown in the schedule as the excess applying to this section.

Any amounts **you** are entitled to **claim** from or are paid in compensation by someone else.

Any amounts where **you** have obtained or are entitled to refunds.

Any **claim** if:

- **you** decide that **you** do not want to stay in the pre-booked, prepaid accommodation.
- The **insured person** is under 3 years of age.

Section 9

Personal liability

What is covered

We will pay up to £2,000,000 for any one accident or series of accidents arising out of or attributable to one source or original cause including defence costs and expenses which **we** have agreed to in writing.

We will provide this cover for liability arising from:

- Accidental **bodily injury**, or
- Accidental **damage** to property; happening during **your trip**.

What is not covered

Liability arising from the following:

- **Your** owning (not occupying) any land or building.
- Loss or damage to property belonging to or held in trust by or controlled by **you** but this exclusion does not apply to premises which **you** have hired or borrowed for temporary holiday accommodation.
- **Your** job, profession or business.
- Injury (including death, disease or illness) to **you** or any person employed by **you**.
- **Your** owning or using motor vehicles, lifts, caravans, aircraft or hovercraft but this exclusion does not apply to caravans which **you** have hired or borrowed for temporary holiday accommodation.
- Boats other than boats which **you** have hired or borrowed and which are less than 5 metres in length and with a maximum speed of less than 15 knots while operated on inland waterways or within 3 miles of the coast.
- Any vehicle which must be insured under the Road Traffic Acts.
- Any disease **you** pass on.
- Any agreement **you** have made unless **you** would have been liable even without the agreement.
- Any deliberate, wilful or malicious act.
- Any fines, penalties or punitive exemplary aggravated multiplied or liquidated damages.

General information

(not forming part of the policy)

Complaints procedure

We aim to provide a high standard of service. However, if you have any reason to complain about the advice or service you have received, you should contact Methodist Insurance.

You can make your complaint verbally or in writing to the Head of Insurance Operations at:

Methodist Insurance plc.
Brazennose House,
Brazennose Street,
Manchester M2 5AS

Tel: 0161 833 9696
Fax: 0161 833 1287

Email: enquiries@micmail.com

- We will acknowledge all complaints within five working days.
- All complaints will be investigated independently at a senior level within Methodist Insurance.
- We will aim to respond formally to your complaint within four weeks,

but we shall endeavour to report to you within ten working days whenever possible.

- If after four weeks we have not completed our investigation we will write to you to tell you of the progress of the investigation. We will then write to you again within eight weeks of receiving your complaint with our response, or to inform you of the progress being made.
- If you are not satisfied with our response, or we have not completed our investigation after eight weeks, we will inform you of your right to take the complaint to: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Tel 0845 080 1800 Email: complaint.info@financial-ombudsman.org.uk

This complaints procedure does not affect your right to take legal proceedings.

The Financial Services Compensation Scheme (FSCS)

This scheme was set up under the terms of the Financial Services and Markets Act 2000.

Its aim is to protect private and small business/charity customers should an insurer go out of business and be unable to meet its liabilities or pay claims.

As with all Financial Services Authority (FSA) regulated companies, should a situation arise where Methodist Insurance were unable to pay claims against it, you may be entitled to compensation.

If so, FSCS may arrange to transfer your policy to another insurer, provide a new policy or, if these actions are not possible, provide compensation. The maximum level of compensation you can receive from the scheme for a claim against an insurance firm depends on the type of insurance policy.

For travel insurance the first £2,000 of the claim or unused premiums is covered in full followed by 90% of the remainder.

For further information on the scheme you can visit the website at:
www.fscs.org.uk

or write to:

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

Tel 020 7892 7300
Email: enquiries@fscs.org.uk

This contract is underwritten by:

Methodist Insurance plc.
Brazennose House,
Brazennose Street,
Manchester M2 5AS

Tel: 0161 833 9696
Fax: 0161 833 1287

www.methodistinsurance.co.uk
email: enquiries@micmail.com

Registered in England
Registered no. 6369

Who regulates us?

Authorised and regulated by the Financial Services Authority.
Members of the Financial Services Compensation Scheme,
The Association of British Insurers and
The Financial Ombudsman Service.





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