

# TravelShield

Summary of cover



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Welcome to our  
Travel Shield policy.  
We all look forward to our  
holidays. They are a time  
for relaxing, being with  
family and friends and so

the last thing we want is for unforeseen  
circumstances to spoil our time away.  
Whilst we can't guarantee an incident-  
proof holiday, we can offer you, through  
our excellent Travel Shield policy, the  
peace of mind that you and your family  
may need.

You'll be insured for the loss of personal property and money, illness, delayed or missed departures, accidents and much more. The cost is simple and easy to calculate too - one premium, which is based on the cost of the holiday, covers you, your family and friends upto a holiday group of 12!

This booklet summarises the cover available and the significant exclusions, to help you decide if this policy is suitable for your needs. A significant exclusion is something that may affect your decision as to whether the policy is suitable for you or is unusual compared to other travel policies that are available.

It is important to note that this summary does not contain all the terms, conditions and exclusions that may apply, but these can be found in the policy document.

A copy is available upon request or it can be downloaded from our website [www.methodistinsurance.co.uk](http://www.methodistinsurance.co.uk)

When you take your policy out with us, we will send you a policy document and a schedule, which will detail the cover provided and the sums insured. The policy wording should be read in conjunction with the policy schedule.

**If you require any additional information or wish to talk about this policy, then simply contact one of our team on 0845 60 61 331.**

## Pre-existing medical conditions

The policy does not cover any claim due to circumstances known to you at the date of issue as likely to give rise to cancellation or curtailment of your trip (including close relatives or business associates on whom a trip may depend). We may, however, be able to provide cover but you must obtain our prior agreement.

## Maximum length of trip

The maximum duration of any trip is 31 days unless we have agreed in writing to extend this.

## Terrorism

The policy does not cover any claim or expense of any kind caused directly or indirectly by terrorist activity.

## keyfacts<sup>®</sup>

### Policy cover UK Holidays only

Cover	Limits	Significant exclusions
<b>Cancellation</b> Travel, accommodation and excursion costs that cannot be recovered if the trip has to be cancelled or cut short.	£3,000 in total.	£30 excess. Not wanting to go on the trip or excursion. Trips for medical treatment or travelling against medical advice or when a terminal illness has been diagnosed. Pregnancy or childbirth if the birth is expected before or during the trip or within 12 weeks of the end of the trip unless the claim is a result of emergency treatment. Motorcycling, specified sports and dangerous activities (refer to policy wording for full details).
<b>Personal property &amp; money</b> Accidental loss or damage to: Luggage, clothing, valuables, personal effects and other items you normally wear, use or carry. Money.	Valuables - £500 in total for each insured person. Personal property, including valuables £1,500 in total for each insured person. £250 for any one insured person. £500 in total.	£30 excess. Jewellery or money in a suitcase whilst in transit by sea or air and outside your control. Theft from unattended vehicles unless the property or money is hidden from view and all points of entry are closed and locked.

Cover	Limits	Significant exclusions
<p><b>Temporary loss of luggage</b></p>	£100 for each insured person.	£30 excess. Temporary loss of luggage for less than 24 hours.
<p><b>Missed departure</b></p> <p>Costs of additional travel or accommodation if you miss your departure because of breakdown, strike, weather conditions or accident to the vehicle.</p>	£400 in total.	£30 excess. Strikes that start or are announced before the trip is booked.
<p><b>Delayed departure</b></p> <p>Benefit of £20 after the first complete 12 hours of delay and £10 for each complete 12 hours of delay after that.</p>	£100 for each insured person.	Any amounts you are entitled to claim back from other people.
<p><b>Medical &amp; emergency expenses</b></p> <p>Reasonable and necessary expenses and costs for: Medical, surgical or hospital treatment, including emergency dental treatment and nursing home charges.</p> <p>Returning you home</p> <p>Additional travel and accommodation if a relative or friend is required to look after you.</p>	£1,000 for each insured person.	£30 excess. Trips for medical treatment or travelling against medical advice. Pregnancy or childbirth if the birth is expected before or during the trip or within 12 weeks of the end of the trip unless the claim is a result of emergency treatment. Motorcycling, specified sports and dangerous activities (refer to policy wording for full details.) Medical treatment within the UK which is available under the National Health Service or other state scheme.
<p><b>Hospital benefit</b></p> <p>£25 for each complete period of 24 hours you have to stay in hospital during a trip.</p>	£300 in total for each insured person.	Pregnancy or childbirth if the birth is expected before or during the trip or within 12 weeks of the end of the trip unless the claim is a result of emergency treatment. Motorcycling, specified sports and dangerous activities (refer to policy wording for full details.)

<b>Cover</b>	<b>Limits</b>	<b>Significant Exclusions</b>
<p><b>Personal accident</b></p> <p>Injury to an insured person during the trip resulting in death, loss of limbs or sight or permanent total disablement.</p>	<p>£15,000 for each insured person but limited to £1,500 for death of persons aged 16 years or under at the time of the accident.</p>	<p>Pregnancy or childbirth if the birth is expected before or during the trip or within 12 weeks of the end of the trip.</p> <p>Motorcycling, specified sports and dangerous activities (refer to policy wording for full details.)</p>
<p><b>Catastrophe benefit</b></p> <p>Additional costs of accommodation or travel if the hotel or accommodation is damaged.</p>	<p>£300 for each insured person.</p>	<p>£30 excess.</p> <p>No benefit for persons under 3 years of age.</p>
<p><b>Personal liability</b></p> <p>Arising from:</p> <ul style="list-style-type: none"> <li>• Accidental bodily injury, or</li> <li>• Accidental damage to property;</li> </ul> <p>happening during your trip.</p>	<p>£2,000,000.</p>	<p>Liability arising from:</p> <ul style="list-style-type: none"> <li>• owning any land or building.</li> <li>• owning/using motor vehicles.</li> </ul>

## **How to make a claim**

In the first instance please speak to the claims department at Methodist Insurance plc, PO Box 4319, Manchester, M61 0AY. Telephone 0161 833 9696.

Full details are available upon request and will be sent with your policy documents.

## **Cancellation**

### **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.

### **Your right to cancel in the cooling-off period**

If after insuring with us and receiving the full written policy document and the schedule you decide that it does not meet your requirements you have 14 days to write to us confirming that you do not wish to continue. No charge will be made and any premium you have already paid will be refunded.

### **Your right to cancel after the cooling-off period**

If you do not cancel the policy within the 14-day cooling-off period mentioned above, the policy is in force and you are committed to pay the premium. However, you can still cancel the policy providing you give us notice in writing. As long as you have not made a claim you will receive a refund of the part of your premium which covers the cancelled period, providing this exceeds £10. If you have made a claim then the full premium is due.

### **Our right to cancel**

We have the right to cancel the policy by giving you 14 days notice in writing sent by recorded delivery to your last known address. If we cancel the policy we will refund the part of your premium which covers the cancelled period.

### **Complaints**

We aim to provide a high standard of service to all our customers. However, if you have any reason to complain about the service you have received you should contact Methodist Insurance plc at PO Box 4319, Manchester, M61 0AY. Telephone 0161 833 9696. Fax 0161 833 1287, E-mail: [enquiries@micmail.com](mailto:enquiries@micmail.com).

- You can make your complaint in writing or verbally to the Manager.
- We will acknowledge all complaints within 5 working days of receipt.
- We will advise you of the person who is dealing with the complaint, the name of the Manager and when you can expect to receive a response.
- We will aim to respond formally to your complaint within 4 weeks from receipt.
- If after 4 weeks we have not completed our investigations we will write to you to tell you why and give you a progress report.
- We will also advise you when you can expect to receive a final response.
- We will inform you of your right to take the complaint to the Financial Ombudsman Service, if you are not satisfied with our response, or we have not completed our investigations after 8 weeks.
- If you are a business or charity with an annual turnover or income of less than £1 million, you are entitled to refer your case to the Financial Ombudsman Service.
- This complaints procedure does not affect your right to take legal proceedings.

### **Useful address**

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, LONDON, E14 9SR.

Tel: 0845 080 1800 Fax: 020 7964 1001

Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

### **Financial Services Compensation Scheme (FSCS)**

As with all FSA regulated companies, should a situation arise where Methodist Insurance Company were unable to pay claims against it you may be entitled to compensation from the FSCS. For further information on the Scheme you can visit the web-site [www.fscs.org.uk](http://www.fscs.org.uk) or write to Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsoken Street, London, E1 8BN. Tel: 020 7892 7300.

The Scheme was set up under the terms of the Financial Services and Markets Act 2000.

The FSCS are an independent, non-profit making organisation and cover deposits, insurance and investments.

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, for example, the first £2,000 of the claim or policy is protected in full. Above this threshold, 90% of the rest of the claim or value of unused premiums will be met.

This policy is underwritten by:

Methodist Insurance plc,  
PO Box 4319,  
Manchester,  
M61 0AY

Telephone: 0161 833 9696  
Fax: 0161 833 1287  
E-mail: enquiries@micmail.com

Registered in England  
Registered no 6369

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

## Premium table

Total value of holiday booked	Premium per booking including Insurance Premium Tax	Please note
Up to £200	£11	<ul style="list-style-type: none"> <li>These premiums are valid for bookings of up to £3,000 and for parties of up to 12 people. If the value of your holiday is more than £3,000 or your party consists of more than 12 people please telephone us for a quotation.</li> <li>Premiums are per booking, not per person.</li> <li>This insurance is available to people up to 80 years of age.</li> <li><b>Important</b> – please ensure that your premium is based upon the total cost of your holiday. For example, if your hotel costs £250 and your train tickets £80 the total cost of your holiday is £330 and the premium is £20.</li> </ul>
Up to £250	£14	
Up to £300	£17	
Up to £350	£20	
Up to £400	£22	
Up to £450	£24	
Up to £500	£26	
Each additional £100 or part thereof	£5	

**Please complete this application form, remove it from the booklet and return to Methodist Insurance, with your payment (if applicable), to: Methodist Insurance plc, PO Box 4319, Manchester, M61 0AY.**

## APPLICATION

Please use BLOCK CAPITALS and, where applicable, put a tick in the square next to the correct answer.

Name of organisation (if group travel):

Full name(s) of person(s) to be insured  
(please state if Mr, Mrs, Miss or Ms):

Date of birth:

1.

/ /

Address of 1st person to be insured or organisation:

Postcode:

Daytime telephone number:

2.

/ /

3.

/ /

4.

/ /

5.

/ /

6.

/ /

(If cover is required for more than 6 people please continue on a separate sheet)

Period of holiday

From:

/ /

To:

/ /

Premium: £

Name of Hotel:

Total cost of holiday inc. travel expenses: £

£

## TRAVEL QUESTIONS

1. Are you or any person to be insured or close relative/business associate on whom the trip depends:
  - a. aware of any reason why the trip could be cancelled or curtailed?  
Yes  No
  - b. waiting for an operation, medical advice, consultation or procedure (other than for regular routine check-ups)?  
Yes  No

2. Have you or any person to be insured or close relative/business associate on whom the trip depends been given a terminal prognosis?  
Yes  No
3. Have you or any person to be insured:
- a. had or are suffering now from a medical condition which could affect the start or completion of the trip?  
Yes  No
  - b. made any claims on travel insurance or any insurance providing similar cover in the last three years?  
Yes  No
  - c. been refused travel insurance or any insurance providing similar cover in the past three years?  
Yes  No
  - d. ever been convicted (or charged with but not yet tried for or been given an official police caution for) any criminal offence, other than a motoring offence (there is no need to declare any caution or conviction considered spent under the Rehabilitation of Offenders Act 1974)?  
Yes  No

**If you have answered yes to any of the previous questions please provide full details below (continue on a separate sheet, if necessary.)**

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**Please note**

- A trip must not be started against medical advice or booked to obtain medical treatment.
- You must tell us if the health of any insured person changes before travelling.
- If you are in any doubt about the answer to questions for any person(s) to be insured you should check with them before arranging the policy.
- If any material fact or information is not disclosed to us it could invalidate your policy cover and we may not be able to deal with or pay claims.

## **METHOD OF PAYMENT**

### **By cheque**

I enclose my cheque for £ \_\_\_\_\_ made payable to Methodist Insurance plc.

### **By debit or credit card**

If you wish to pay by debit or credit card please fill in your telephone number below and we will arrange to contact you. This process is for your personal protection and to avoid identity fraud.

Daytime telephone No.: \_\_\_\_\_

### **IMPORTANT**

**This cover does not operate until the premium is paid and the policy schedule issued.**

## **DECLARATION**

I confirm that, as far as I am aware, the information given above is true and complete and that all journeys and holidays undertaken will be within the United Kingdom (including the Channel Islands and the Isle of Man).

Signature of 1st insured person: \_\_\_\_\_ Date: / /

Position (If signing on behalf of an organisation or group):  
\_\_\_\_\_

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## **DATA PROTECTION ACT**

The information supplied will be treated as confidential and used for the purpose of Insurance Administration by the Methodist Insurance Company. We may contact you from time to time with details of other products and services available from us which we believe may be of interest to you.

However, if you do not wish to receive this information please tick the box.



Methodist Insurance PLC  
PO Box 4319, Manchester, M61 0AY  
Tel: 0161 833 9696 Fax: 0161 833 1287  
**[www.methodistinsurance.co.uk](http://www.methodistinsurance.co.uk)**

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