

**Proposal for Towergate Chase Parkinson**

**Standard Insurance Cover**

**Under 35**

**POLICY NUMBER:** STA1085859  
**POLICY HOLDER:** MR B FISHER  
**ORDER NUMBER:** 224606  
**DATE:** 22/08/2007

**Customer Address** 19 Lime Road  
 Botley  
 Oxford  
 OX29EQ

<b>PERIOD OF INSURANCE</b>	<b>FROM</b>	<b>TO</b>	<b>COVER TYPE</b>	<b>TABLE OF COVER</b>
10 days	25-Aug-2007	03-Sep-2007	Single Trip	Worldwide

<b>INSURED PASSENGERS</b>	<b>D.O.B.</b>	<b>TYPE</b>	<b>PREMIUM</b>
MR B FISHER	05-Mar-1977	ADT	
<b>Total Premium</b>			<b>37.00</b>

**Price**  
 The price for this policy is as follows and includes all fees, charges and expenses as well as Insurance Premium Tax charged at 17.5%

Comprehensive Cover (Premium)	30.53
Insurance Premium Tax (IPT)	6.48
<b>Total Price</b>	<b>37.00</b>

**IMPORTANT**

This certificate is an important and integral part of the insurance policy and should be kept with it at all times. The policy number must be quoted in all correspondence as failure to do so may result in delays or difficulties in dealing with your enquiries. Please make a separate record of the policy number in case you lose the policy itself. In addition, it is strongly recommended that you leave your policy number together with our address and telephone number with a close friend or relative before leaving home. This would assist considerably in an emergency.

**Download Your Policy Document: Standard Under 35 Years Cover**

PLEASE READ THE INSURANCE POLICY DOCUMENT CAREFULLY FOR FULL DETAILS OF COVER AND TO ENSURE IT MEETS YOUR REQUIREMENTS.

IN THE EVENT OF A MEDICAL EMERGENCY, CALL THE STA TRAVEL ASSISTANCE SERVICE ON +44 (0) 20 8763 4820

For any amendments, please contact the issuing branch. A minimum administration fee of £20.00 will apply. Amendments can only be made before the start date of the policy.

Policies can be cancelled and fully refunded within 14 days of the day on which you receive your policy documents, provided that your cover has not commenced and no claim has been made. If, during the first 14 days, you ask for provision of the services given under this policy then all costs used for the service(s) can be recovered. Cancellation outside the 14-day period is not permitted.

For claims procedures, please consult the relevant pages of this policy.  
 Underwritten by Great Lakes Reinsurance (UK) PLC  
 FOR EXTENSION OF COVER DATES, CONTACT STA TRAVEL IN THE UK



## INFORMATION ABOUT OUR INSURANCE-RELATED SERVICES

### **1. Our regulated status regarding our insurance services to you**

STA Travel Ltd ("STA Travel") is an appointed representative of Towergate Underwriting Group Ltd ("TUGL"), which is authorised and regulated by the Financial Services Authority ("FSA"). The permitted activities of TUGL are providing advice, arranging insurance, dealing as agent and assisting with the administration and performance of policies - all in connection with general insurance. You can check these details by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register), or by contacting the FSA on 0845 606 1234.

### **2. Whose products do we offer ?**

STA Travel offers products from a single insurer, Great Lakes Reinsurance (UK) plc, administered in the UK by FirstAssist Insurance Services Ltd and Towergate Chase Parkinson (a trading division of TUGL) on their behalf.

### **3. Which services do we provide you with ?**

You will not receive advice or a recommendation from STA Travel for travel insurance. STA Travel 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.

STA Travel's service also includes arranging your insurance cover with the insurer to meet your requirements and helping you with any claims you have to make.

### **4. What will you have to pay for our services ?**

You will not have to pay STA Travel a fee for our insurance services.

### **5. How do we hold your money ?**

STA Travel will hold your money (i.e. premiums paid and any premium refunds that may be due to you) as agent of FirstAssist Insurance Services Ltd.

### **6. What do I do if I have a complaint about an insurance related matter ?**

You can complain to us in writing, by person or by telephoning the branch from where you purchased your travel insurance (as detailed on your receipt). If you are not satisfied with the way STA Travel deals with your complaint you may be eligible to refer your complaint to the Financial Ombudsman Service.

### **7. About the Financial Services Compensation Scheme ("FSCS")**

STA Travel is covered by the FSCS. You may be entitled to compensation from the scheme if STA Travel is unable to meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

## Demands and Needs Statement

### Under 35 Policies

#### (non-advised sales)

Our Travel Insurance products meet the demands and needs of those wishing to arrange insurance for the risks detailed below for either a specific journey or for a specific period of time.

However, you will need to decide whether or not the particular policy chosen is suitable for your own requirements.

Risk	Premier/Annual Policy	Standard Policy	Budget Policy	Flight Only Policy
Cancellation	Yes	Yes	Yes	Yes
Medical Expenses & Repatriation	Yes	Yes	Yes	No
Dental Treatment	Yes	Yes	No	No
Curtailement & Hospital Benefit	Yes	Yes	Yes	No
Luggage	Yes	Yes	Yes	Yes
Personal Money	Yes	No	No	No
Luggage Delay	Yes	No	No	No
Personal Liability	Yes	Yes	Yes	No
Personal Accident	Yes	Yes	No	Yes
Student Loan Repayment	Yes	Yes	No	No
Loss of Passport	Yes	Yes	Yes	No
Legal Expenses	Yes	Yes	Yes	No
Travel Delay	Yes	Yes	No	No
Missed Departure	Yes	Yes	No	No
Winter Sports	Optional	No	No	No

Please note that the amount of insurance available for each risk may vary from policy to policy

## keyfacts

### Policy Summary - Under 35

#### 1. What is this keyfacts document?

This is a Policy Summary only and does not contain the full terms and conditions of the Contract. Full terms, conditions and exclusions can be found in the Policy Document, which you should also read carefully.

#### 2. Who is providing this insurance policy?

This Travel Insurance is underwritten by Great Lakes Reinsurance (UK) PLC and administered in the UK by FirstAssist Insurance Services Limited and Towergate Chase Parkinson on their behalf.

#### 3. What type of insurance policy is this?

This is a travel policy that, subject to the terms, conditions and exclusions contained in the Policy Document, will meet certain costs that might arise during the course of your travels.

#### 4. What are the significant features and benefits of this policy?

**STA Travel** issue a range of travel policies i.e. Flight Only, Budget, Standard, Premier & Annual Multi Trip. A description of the policy you have purchased is shown on your Policy Schedule.

The Sums Insured and Policy Excesses shown below are per Insured Person.

Features and benefits included automatically	Significant exclusions or limitations	Policy Section	Policy Excess Yes/No
<b>Medical Expenses and Repatriation</b> We will pay up to: £1,000,000 (Budget) £2,000,000 (Standard) £5,000,000 (Premier/ Annual Multi Trip) for Medical Expenses incurred while on holiday abroad including Repatriation.	<b>Pre-existing medical conditions are not insured</b>  Medical Expenses are not insured from pursuits of a hazardous nature unless included within the Adventure Activities accepted by Towergate Chase Parkinson  Medical Expenses are not insured for UK holidays.  Pregnancy, the duration of which exceeds 32 weeks at the end of the Period of Cover	Medical Expenses and Repatriation  Medical Expenses & Repatriation does not apply to Flight Only policies	Yes
Free Medical Emergency Service, available 24 hours a day, 365 days a year, if you have an accident or are taken ill while on holiday.	<b>In order to claim you must call FirstAssist</b> (the provider) immediately in the event of hospitalisation, repatriation, or alteration in travel plans.	Medical Expenses and Repatriation	Yes

<p><b>Cancellation and Curtailment</b> We will pay up to: £1,000 (Budget) £1,500 (Flight Only/ Standard) £2,000 (Premier/ Annual Multi Trip) for Cancellation and Curtailment costs should you be unable to travel through illness or other insured event, or if you are hospitalised or cut short your journey due to an insured event.</p>	<p>Disinclination to travel is not included.</p> <p><b>Pre-existing medical conditions are not insured</b></p> <p>In order to claim you must call FirstAssist (the provider) immediately in the event of hospitalisation or alteration in travel plans.</p>	<p>Cancellation, Curtailment and Hospital Benefit</p> <p>Curtailment does not apply to Flight Only policies</p>	<p>Yes</p>
<p><b>Emergency Dental Treatment</b> We will pay up to: £350 (Standard) £500 (Premier/ Annual Multi Trip) for costs of necessary emergency dental treatment to natural teeth for the immediate relief of pain.</p>	<p>Any condition existing prior to departure from the UK.</p> <p>Any costs that can reasonably wait until return to the UK.</p> <p>Costs incurred by you travelling abroad specifically to obtain treatment</p>	<p>Dental Treatment</p> <p>Dental Treatment does not apply to Flight Only or Budget policies</p>	<p>Yes</p>
<p><b>Luggage</b> We will pay up to: £200 (Budget) £800 (Standard) £1,000 (Flight Only) £1,500 (Premier/Annual Multi Trip) for baggage and personal effects while travelling including damage and delay</p>	<p>Valuables such as jewellery, watches, photographic and audio equipment are limited to: Total Valuables/Single Article: £400/ £150 (£250 per Single Article Premier/ Annual Multi Trip)</p> <p>No cover applies for sports equipment.</p> <p>No cover for mobile phones or accessories.</p> <p>Any loss not reported to the Police and supported by a Police report.</p> <p>Baggage lost or damaged whilst in the custody or control of the carrier, recoverable from the carrier.</p> <p>Any loss not supported by receipts or other proof of ownership.</p> <p>Valuables whilst in the custody of carriers.</p>	<p>Luggage and Personal Money</p>	<p>Yes</p>

<p><b>Personal Money</b> We will pay up to: £200 (Premier/ Annual Multi Trip) for the loss or theft of personal money</p>	<p>Any loss not reported to the Police within 24 hours of discovery.</p> <p>Any loss not supported by receipts or other proof of ownership.</p> <p>Loss/theft from unattended motor vehicles.</p> <p>Loss/theft whilst in the custody of carriers.</p>	<p>Luggage and Personal Money(Personal Money cover does not apply to Flight Only, Budget or Standard policies)</p>	<p>Yes</p>
<p><b>Travel Delay</b> We will pay up to: £100 (Standard/Premier/ Annual Multi Trip) compensation for a delay in departure</p>	<p>The delay must be in excess of 12 hours.</p> <p>Written confirmation from the carrier of the actual departure time and reason for the delay must be provided.</p>	<p>Travel Delay  (Travel Delay does not apply to Flight Only or Budget policies)</p>	<p>No</p>
<p><b>Missed Departure</b> We will pay up to: £400 (Standard/ Premier or Annual Multi Trip) for reimbursement of additional accommodation or transport charges as a result of a missed departure due to an insured event.</p> <p><b>Personal Accident</b> We will pay up to: £30,000 (Flight Only/ Standard/Premier/Annual Multi Trip) Personal Accident benefit.</p> <p>Includes repayment of student loan (£2,500 Standard, £5,000 Premier &amp; Annual Multi Trip)</p>	<p>Failure to allow sufficient time for travel.</p> <p>Claims arising from events other than those specified in the policy or not supported by written confirmation.</p> <p>Limited to death, loss of limbs, eye, permanent total disablement and temporary total disablement.</p> <p>For children under 16 at the date of the accident the maximum payable on death is reduced to £1,000.</p>	<p>Missed Departure  (Missed Departure cover does not apply to Flight Only or Budget policies)</p> <p>Personal Accident  (Personal Accident cover does not apply to Budget policies)</p>	<p>No</p>
<p><b>Personal Liability</b> We will pay up to: £500,000 (Budget) £1,000,000 (Standard/ Premier/Annual Multi Trip) to cover for personal legal liability to others while on holiday.</p>	<p>No cover is given for wilful or malicious acts or property in your care, custody or control.</p> <p>Cover does not provide for the ownership, possession or operation of mechanically propelled vehicles, aircraft, watercraft or any animal.</p> <p>No cover is given for injuries to employees or relatives.</p>	<p>Personal Liability  (Personal Liability Cover does not apply to Flight Only policies)</p>	<p>No</p>

# STA TRAVEL

<p><b>Loss Of Passport</b> We will pay up to: £200 (Budget) £250 (Standard) £500 (Premier/Annual Multi Trip) for expenses incurred following the loss of your passport whilst abroad.</p>	<p>Any expenses incurred in the UK.</p>	<p>Loss Of Passport  (Loss of Passport does not apply to Flight Only policies)</p>	<p>No</p>
<p><b>Legal Expenses</b> We will pay up to: £3,500 (Budget/Standard/ Premier/ Annual Multi Trip) for legal expenses incurred in the pursuit of damages.</p>	<p>No cover is provided for claims against: Tour or coach operator/Travel agent, Carrier, the Insurer, its servants or agents.  Costs incurred without prior authorisation and approval.  Any claim reported more than 180 days after the event.</p>	<p>Legal Expenses  (Legal Expenses does not apply to Flight Only policies)</p>	<p>No</p>
<p><b>Cover Extension (Only applicable if noted on your policy schedule)</b></p>	<p><b>Significant exclusions or limitations</b></p>	<p><b>Policy Section</b></p>	<p><b>Policy Excess</b></p>
<p><b>Winter Sports</b> <u>Ski Equipment</u> £500 (Premier/Annual Multi Trip) <u>Ski Hire</u> £300 (Premier/Annual Multi Trip) <u>Hired Ski Equipment</u> £300 (Premier/Annual Multi Trip) <u>Refund of Ski Pass/ Hire/Tuition Fees</u> £300 (Premier/Annual Multi Trip) <u>Piste Closure</u> £300 (Premier/Annual Multi Trip) <u>Avalanche Closure</u> £300 (Premier/Annual Multi Trip)</p>	<p>Any loss not reported to the Police and supported by a Police report.  <b>Pre-existing medical conditions are not insured</b> Loss of equipment from an unattended vehicle.</p>	<p>Winter Sports  (Winter Sports cover cannot be added to Flight Only, Budget or Standard Policies)</p>	<p>Yes</p>

## **5. What are the significant and unusual exclusions and limitations?**

- (i) Cover is only available to those individuals who are aged under 35 years
- (ii) Consequential loss of any kind
- (iii) Claims where the Insured is under the influence of alcohol or drugs not prescribed by a medical practitioner.

For further details please refer to the General Exclusions section of the policy.

## **6. What is the duration of the Policy?**

- **Single Trip** - the policy runs for the period of your holiday as shown on the schedule, terminating upon completion of the trip.
- **Annual Multi Trip** - the policy runs for a period of 12 months, commencing on the date shown on your schedule. While there is not limit to the number of holidays taken within any 12 month period, each holiday should not exceed a period of 42 days (Europe) 60 days (Worldwide). Your schedule will confirm the Annual Multi Trip option you have selected and the maximum trip limit that applies.

## **7. What are the cancellation rights?**

We hope you are happy with the cover this policy provides. However, if your cover does not meet your requirements, please notify us within 14 days of receiving your Policy Schedule, and return all your documents for a refund of your premium.

You can write to us at:

STA Travel, Priory House, 6 Wrights Lane, London, W8 6TA

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 that you have used for those services.

Please note that your cancellation rights are no longer valid after this initial 14 day period.

## **8. How do I notify you of a claim that I wish to make?**

If you have a claim while on holiday:

- in the event of Hospitalisation, Repatriation or Alteration in Travel Plans immediate contact must be made with **FirstAssist on 020 8763 4820**
- in all other circumstances, should you need to cancel prior to your holiday, or wish to notify a claim on your return, contact Towergate Chase Parkinson Towergate House, P O Box 416, West Byfleet, Surrey KT14 7LF or call on 0870 906 3144 as soon as possible.

## **9. How do I make a complaint about this insurance policy?**

We hope you will be pleased with the service we provide. However, if you have a complaint about our service, or about a claim, please write to the Managing Director, Towergate Chase Parkinson, Towergate House, PO Box 416, West Byfleet, Surrey KT14 7LF.

If you are still not satisfied, please write to the Customer Relations Office, FirstAssist, 1 Drake Circus, Plymouth PL1 1QH. Telephone 0870 060 0190

If you remain unhappy with the response you have received, you have the right to ask the Financial Ombudsman Service for independent arbitration.

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**10. Is Great Lakes Reinsurance (UK) PLC covered by the Financial Services Compensation Scheme?**

In the unlikely event that Great Lakes Reinsurance (UK) PLC is unable to meet its obligations they are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme depending on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000, and 90% of the remainder of the claim. You can get more information about the compensation scheme arrangements from [www.fscs.org.uk](http://www.fscs.org.uk).