

Travel

key facts

For demands
and needs and
the initial disclosure
document
see pages 8 and
10 inside



Policy summary

This summary does not contain full terms and conditions of cover but highlights the main benefits, main conditions of cover and significant exclusions to help you decide if the policy meets your needs.

Full details of cover can be found in the policy wording. It is important that you read the policy wording carefully when making your policy choice. Please call us on **0845 125 3810** if you are unsure about any of the information shown within the following pages.

Insurance provider

Boots Travel Insurance is provided by Boots UK Limited and underwritten by Chartis Insurance UK Limited. Boots UK Limited is an appointed representative of Chartis Insurance UK Limited, which is authorised and regulated by the Financial Services Authority, FSA register number 202628.

Boots UK Limited, NG2 3AA, United Kingdom.

Purpose of this insurance

The purpose of this travel insurance policy is to provide cover for losses arising as a result of specified events that occur before or during a trip, including: emergency medical expenses, theft or loss of baggage and cancellation.

Duration of the cover

A city break policy covers you for one trip abroad of up to 5 days.

A single trip policy covers you for one trip abroad of up to 5, 10, 17 or 24 days or up to 45 days by special arrangement – call us on **0845 125 3830**.

A multi trip policy covers your travel for a whole year, as long as no trip exceeds 45 days at a time. Travel within the United Kingdom for one night or more is covered under a multi trip policy if you have pre-booked accommodation.

A gap year policy covers you for a trip of up to 3, 6, 9 or 12 months abroad. Under a gap year policy you can return once to the United Kingdom within the period of insurance, but cover ceases while you are in the United Kingdom and for the outward journey. Cover resumes when you arrive back at your foreign destination.

Under all policies, cover for cancellation starts from the moment you purchase the insurance unless you have arranged a multi trip policy in which case cover for cancellation commences at the start date as shown on your policy schedule.

Significant features and benefits

The tables on the following 3 pages show a summary of the maximum benefits each insured person can claim. In order to claim under some sections of the policy you will be required to pay the first £50 of each claim, for each insured person, under each section where an excess applies.

Full details of cover can be found in the Boots policy wording.

Benefit table for Bronze policyholders

Cover	Value of cover up to	Excess if applicable
Cancelling your trip	£2,000	£50
Roadside assistance in the UK	Nil	Nil
Missing your departure	£500	£50
Delayed travel	£300	Nil
Abandoning your trip*1	£2,000	£50
Your personal belongings	Nil	Nil
Valuables and electronic/other equipment limit	Nil	Nil
Single article limit/set or pair limit	Nil	Nil
Your personal money	Nil	Nil
Cash limit	Nil	Nil
Your passport, driving licence & travel documents	Nil	Nil
Securing your home	Nil	Nil
Medical expenses	£5,000,000	£50
Hospital stay benefit abroad	£1,000	Nil
Mugging benefit abroad	£1,000	Nil
Emergency dental treatment abroad	£150	£50
Sending emergency prescription medication	Nil	Nil
Sending emergency prescription glasses	Nil	Nil
Cutting short your trip	£2,000	£50
Recovering after surgery abroad	Nil	Nil
Hospital stay benefit in the UK	Nil	Nil
Home help in the UK	Nil	Nil
Corrective cosmetic surgery in the UK	Nil	Nil
Dental treatment in the UK	Nil	Nil
NHS prescription medication in the UK	Nil	Nil
Cattery and kennel fees	£100	£50
Personal liability	£1,000,000	Nil
Hijack benefit	£1,000	Nil
Catastrophe cover	£250	£50
Legal costs	£10,000	Nil
Personal accident	£20,000	Nil
Incarceration cover*2	£500	Nil
Winter sports equipment	Nil	Nil
Hiring winter sports equipment	Nil	Nil
Your ski-lift pass	Nil	Nil
Piste closure*3	£200	Nil
Physiotherapy in the UK*3	£100	Nil

*1 This cover section does not apply to gap year policyholders.

*2 This cover section applies to gap year policyholders only.

*3 This cover section applies if you have paid the appropriate premium for winter sports cover.

Benefit table for Silver policyholders

Cover	Value of cover up to	Excess if applicable
Cancelling your trip	£3,000	£50
Roadside assistance in the UK	£60	Nil
Missing your departure	£1,000	£50
Delayed travel	£300	Nil
Abandoning your trip* ¹	£3,000	£50
Your personal belongings	£1,500	£50
Valuables and electronic/other equipment limit	£250	
Single article limit/set or pair limit	£250	
Your personal money	£500	£50
Cash limit	£200	
Your passport, driving licence & travel documents	£300	£50
Securing your home	£500	£50
Medical expenses	£10,000,000	£50
Hospital stay benefit abroad	£1,000	Nil
Mugging benefit abroad	£2,000	Nil
Emergency dental treatment abroad	£300	£50
Sending emergency prescription medication	£300	£50
Sending emergency prescription glasses	£300	£50
Cutting short your trip	£3,000	£50
Recovering after surgery abroad	£500	Nil
Hospital stay benefit in the UK	£150	Nil
Home help in the UK	£100	Nil
Corrective cosmetic surgery in the UK	£1,500	Nil
Dental treatment in the UK	£100	Nil
NHS prescription medication in the UK	£50	Nil
Cattery and kennel fees	£250	£50
Personal liability	£2,000,000	Nil
Hijack benefit	£2,000	Nil
Catastrophe cover	£500	£50
Legal costs	£20,000	Nil
Personal accident	£30,000	Nil
Incarceration cover* ²	£1,000	Nil
Winter sports equipment* ³	£500	£50
Hiring winter sports equipment* ³	£300	Nil
Your ski-lift pass* ³	£300	£50
Piste closure* ³	£250	Nil
Physiotherapy in the UK* ³	£200	Nil

*¹ This cover section does not apply to gap year policyholders.

*² This cover section applies to gap year policyholders only.

*³ This cover section applies if you have paid the appropriate premium for winter sports cover.

Benefit table for Gold policyholders

Cover	Value of cover up to	Excess if applicable
Cancelling your trip	£5,000	£50
Roadside assistance in the UK	£100	Nil
Missing your departure	£1,500	£50
Delayed travel	£300	Nil
Abandoning your trip* ¹	£5,000	£50
Your personal belongings	£2,500	£50
Valuables and electronic/other equipment limit	£500	
Single article limit/set or pair limit	£500	
Your personal money	£750	£50
Cash limit	£500	
Your passport, driving licence & travel documents	£750	£50
Securing your home	£1,000	£50
Medical expenses	Unlimited	£50
Hospital stay benefit abroad	£1,000	Nil
Mugging benefit abroad	£5,000	Nil
Emergency dental treatment abroad	£600	£50
Sending emergency prescription medication	£500	£50
Sending emergency prescription glasses	£500	£50
Cutting short your trip	£5,000	£50
Recovering after surgery abroad	£750	Nil
Hospital stay benefit in the UK	£200	Nil
Home help in the UK	£150	Nil
Corrective cosmetic surgery in the UK	£3,000	Nil
Dental treatment in the UK	£150	Nil
NHS prescription medication in the UK	£100	Nil
Cattery and kennel fees	£500	£50
Personal liability	£3,000,000	Nil
Hijack benefit	£5,000	Nil
Catastrophe cover	£1,000	£50
Legal costs	£50,000	Nil
Personal accident	£50,000	Nil
Incarceration cover* ²	£1,500	Nil
Winter sports equipment* ³	£800	£50
Hiring winter sports equipment* ³	£400	Nil
Your ski-lift pass* ³	£400	£50
Piste closure* ³	£300	Nil
Physiotherapy in the UK* ³	£400	Nil

*¹ This cover section does not apply to gap year policyholders.

*² This cover section applies to gap year policyholders only.

*³ This cover section applies if you have paid the appropriate premium for winter sports cover.

Policy summary (continued)

Significant limitations and exclusions

In order to apply, you and all other persons insured on this policy must have your main home in the United Kingdom and have a UK National Insurance number and be registered with a medical practitioner in the United Kingdom at the time you buy this policy. (Channel Island residents must have their main home in the Channel Islands and be registered with a local medical practitioner.) You must also be aged under 75 if you are a city break or single trip policyholder, aged under 70 if you are a multi trip policyholder or aged under 35 if you are a gap year policyholder. (See page 13 of the policy wording)

Excluded countries

Our policy will not cover you for any trip in, to or through Afghanistan, Cuba, Liberia or Sudan. (See pages 8 and 15 of the policy wording)

Medical conditions

Our policy will not cover claims arising due to you or anyone insured on this policy:

- Travelling against medical advice
- Travelling with the intention of getting medical treatment or advice
- Travelling after they have been given a terminal prognosis
- Suffering from, requiring medication for or needing treatment for any diagnosed psychological or psychiatric disorder, anxiety or depression within the last two years
- Receiving or waiting for hospital investigations or treatment for any undiagnosed medical condition or set of symptoms before you buy this policy
- Knowing of a set or circumstances which could reasonably be expected to lead to a claim being made such as, the illness of a relative, before you buy this policy

If before you buy this policy, you or anyone insured on this policy suffers from any of the following, you will need to call us on **0845 125 3810** as we will only cover claims arising due to pre-existing medical conditions if you declared your situation to us and we have accepted to cover it in writing:

- Any medical condition for which you are taking prescribed medication
- Any heart-related or blood circulatory condition, any breathing condition or any diabetic condition
- Any cancerous condition (unless you have been given the 'all clear' more than 5 years ago and there have been no subsequent recurrences of the cancer)
- Have been referred to or seen by a hospital specialist or needed in-patient treatment within the last 12 months

If you are a multi trip policyholder, you must call us on **0845 125 3830** if prior to travel you or anyone insured on this policy develops a medical condition or receives inpatient medical treatment or is placed on a waiting list for investigation or medical treatment. We have the right to alter the terms of cover in line with the change in risk. (See pages 13 and 15 of the policy wording)

Pregnancy

Our policies do not cover any claim relating to pregnancy or childbirth if you are more than 24 weeks pregnant at the start of, or during, your trip. (See page 15 of the policy wording)

Cancelling or cutting short your trip

In order to claim under our policy, the reason for your trip being cancelled or cut short must be necessary and unavoidable and must fall into one of the reasons listed in the policy wording. (See pages 17 and 34 of the policy wording)

Policy summary (continued)

Your personal belongings

If you are a Bronze policyholder, no cover will be provided for your personal belongings.

If you are a Silver policyholder, cover will be provided for up to £1,500 worth of baggage that is lost, accidentally damaged or stolen during your trip. At the Silver level of cover, a single article limit of £250 exists for each item, set or pair and a limit of £250 applies in total for valuables and electronic/other equipment.

If you are a Gold policyholder, cover will be provided for up to £2,500 worth of baggage that is lost, accidentally damaged or stolen during your trip. At the Gold level of cover, a single article limit of £500 applies for each item, set or pair and a limit of £500 applies in total for valuables and electronic/other equipment.

At Silver and Gold levels of cover, before payment we will apply an amount to each item claimed for in consideration of wear and tear.

(See page 23 of the policy wording)

Your personal money

If you are a Bronze policyholder, no cover will be provided for your personal money.

If you are a Silver policyholder, cover will be provided for up to £500 worth of your money, which is lost or stolen during your trip. At the Silver level of cover, a limit of £200 applies to cash for each insured person aged 16 or over and if you have paid for optional winter sports cover, a limit of £300 applies to the unused portion of your ski-lift pass if this is lost or stolen.

If you are a Gold policyholder, cover is provided for up to £750 worth of your money which is lost or stolen during your trip. At the Gold level of cover, a limit of £500 applies to cash for each insured person aged 16 or over and if you have paid for optional winter sports cover, a limit of £400 applies to the unused portion of your ski-lift pass if this is lost or stolen.

The above amounts are reduced to £50 for money belonging to each insured child aged under 16.

Cover for lost or stolen money will only be provided if your money is kept with you at all times or is locked in a safety deposit box or locked safe.

(See pages 25 and 52 of the policy wording)

Claims evidence

You must give us all the evidence we need to deal with a claim. For example, an incident report from the police or proof of value or ownership.

(See page 13 of the policy wording)

Policy summary (continued)

Winter sports

Our policy does not cover winter sports activities unless you have chosen the optional winter sports cover and paid the appropriate premium – call us on **0845 125 3830**.

If you have bought a city break or single trip policy, winter sports cover can be arranged for the duration of your trip.

If you have bought a multi trip or gap year policy, winter sports cover can be arranged for up to 21 days within the period of insurance.
(See pages 8 and 16 of the policy wording)

Sports and activities

If you are planning to take part in an activity and you are unsure if we cover it under this policy, you must call us on **0845 125 3810**. If using a two-wheeled motor vehicle you must wear a crash helmet and the driver must hold the appropriate driving licence.

(See pages 16 and 57 of the policy wording)

Your trip

We do not cover one-way trips. Your trip must begin and end in the UK.

(See page 12 of the policy wording)

Your right to cancel

In order to cancel your policy and obtain a refund please call us on **0845 125 3810** or write to us at **Boots Travel Insurance, PO Box 2157, Shoreham by Sea, West Sussex BN43 9DH** or e-mail us at **bootstravelinsurancesales@chartisinsurance.com** within 14 days of your cover starting or the date on which you receive your policy documents, whichever date is later.

We will refund all premiums paid within 30 days from the date you call us to request cancellation. However, if you are a single trip or city break policyholder we will not refund premiums if, before your request for cancellation, you have travelled or made a claim within the 14 day period. If you are a multi trip or gap year policyholder and, before your request for cancellation, you have travelled or made a claim within the 14 day period, only a pro-rata amount of the premium will be refunded.

What to do if you need to claim

If you need to make a claim, simply call us on **0845 125 3820** or e-mail us at **bootstravelinsuranceclaims@travelguard.com**

Your choice of law

This insurance will be governed by Scottish Law if you live in Scotland and the law of England and Wales if you live elsewhere in the UK, unless we agree otherwise.

Policy summary (continued)

Your right to complain

We always aim to provide a first-class service. However, if you feel that we could have given you a better service please let us know by contacting:

The Customer Care Manager

Boots Travel Insurance

PO Box 2157

Shoreham by Sea

West Sussex

BN43 9DH

Phone: **0845 125 3810**

Email: **bootscustomercares@chartisinsurance.com**

Following this, if we have still been unable to resolve your complaint you can contact the Financial Ombudsman Service at the following address. This will not affect your right to take legal action against us:

The Financial Ombudsman Service

South Quay Plaza

183 Marsh Wall

London

E14 9SR

Phone: **0845 080 1800**

Email: **complaint.info@financial-ombudsman.org.uk**

Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. If we are unable to meet our financial obligations you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. For insurance required by law, 100% of your claim is covered, without any upper limit. For all other types of insurance, 90% of your claim is covered, without any upper limit. Further information about compensation scheme arrangements is available at **www.fscs.org.uk** and on **0207 892 7300**, or **0800 678 1100**.

Demands and needs

We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs. This policy meets the needs of those wishing to be covered against specific risks whilst travelling. Cover is provided subject to various terms and conditions, which should be read carefully. These can be found in the policy wording.

What our descriptions mean

Please find below an explanation of the various options available.

Who we'll cover

Individual	Means one person.
Couple	Means an individual and his or her husband or wife or partner (as long as they live together).
Family	Means an individual and his or her husband, wife or partner (as long as they live together) and their children, step children, fostered children or legally adopted children who are aged under 18 at the date you buy the policy and are either in full-time education or living with them.

Destinations we cover

Europe	The following destinations are defined as Europe - Albania, Algeria, Andorra, Austria, Azerbaijan, Balearic Islands, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Canary Islands, Corfu, Corsica, Crete, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Finland, France, Fuerteventura, Georgia, Germany, Gibraltar, Gozo, Gran Canaria, Greece, Hungary, Ibiza, Iceland, Ionian Islands, Israel, Italy, Kos, Lanzarote, Latvia, Lebanon, Libya, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Majorca, Mallorca, Malta, Menorca, Moldova, Monaco, Morocco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Rhodes, Romania, Russia (west of the Ural Mountains), San Marino, Sardinia, Sicily, Slovakia, Slovenia, Spain, Sweden, Switzerland, Syria, Tenerife, Tunisia, Turkey, Ukraine.
Worldwide excluding USA and Canada	Anywhere in the world* apart from the United States of America and Canada.
Worldwide	Anywhere in the world*.

Please note:

- * No cover is provided under this policy for any trip in, to, or through Afghanistan, Cuba, Liberia or Sudan.
- * No cover is provided for claims arising as a direct result of the situation highlighted by the Foreign and Commonwealth Office where you have travelled to a specific country or an area where, prior to your trip commencing, the Foreign and Commonwealth Office have advised against all (but essential) travel.

About our travel insurance services

Initial disclosure document

Boots UK Limited
1 Thane Road West
Nottingham
England
NG2 3AA

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

2. Whose products do we offer?

- We offer products from a range of insurers.
 We only offer products from a limited number of insurers.
 We only offer products from Chartis Insurance UK Limited for non-investment contracts in relation to travel insurance.

3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs for travel insurance.
 You will not receive advice or recommendation from us for travel insurance.
 We 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.

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

- An administration fee of £15 will be deducted from any premium refund we make to you if this insurance policy is cancelled after the 14 day cooling off period.
 No fee.
 You will receive a quotation, which will tell you about any other fees relating to a particular insurance policy.

5. Who regulates us?

Boots UK Limited is an appointed representative of Chartis Insurance UK Limited, The Chartis Building, 58 Fenchurch Street, London, EC3M 4AB, which is authorised and regulated by the Financial Services Authority, FSA Register number 202628.

You can check this on the FSA's register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on **0845 606 1234**.

6. Ownership

Boots UK Limited, is a member of Alliance Boots.

7. What to do if you have a complaint

If you wish to register a complaint, please contact us:

In writing: write to The Customer Care Manager, Boots Travel Insurance, PO Box 2157, Shoreham by Sea, West Sussex, BN43 9DH.

By telephone: call us on **0845 125 3810**.

By e-mail: bootscustomer@chartisinsurance.com

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

8. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. If we are unable to meet our financial obligations you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. For insurance required by law, 100% of your claim is covered, without any upper limit. For all other types of insurance, 90% of your claim is covered, without any upper limit. Further information about compensation scheme arrangements is available at www.fscs.org.uk and on **0207 892 7300**, or **0800 678 1100**.

Customer Services – Boots Travel Insurance

Phone: 0845 125 3810

Email: bootstravelinsurancesales@chartisinsurance.com

Phone lines are open: Monday to Friday between 8.00am and 8.00pm

Weekends and Bank Holidays between 9.00am and 5.00pm

Sales Department – Boots Travel Insurance

Phone: 0845 125 3830

Email: bootstravelinsurancesales@chartisinsurance.com

Phone lines are open: Monday to Friday between 8.00am and 8.00pm

Weekends and Bank Holidays between 9.00am and 5.00pm

Medical assistance

Phone: +44 (0) 1273 401 511

Fax: +44 (0) 1273 376 935

Phone lines are open 24 hours a day, 7 days a week

Claims – Boots Travel Insurance Claims Department

Address: PO Box 60108,

London

SW20 8US

Phone: 0845 125 3820

Email: bootstravelinsuranceclaims@travelguard.com

The claims department is open Monday to Friday between 9.00am and 5.00pm



www.bootstravelinsurance.com