



## about the Travel Insurance policy from Dare Direct

**This document is a listing of our key facts for Dare Directs Travel Insurance Policy. It contains selected information only. Your Insurance Schedule and the Schedule Details provide full details of the cover purchased.**

### **Who is the Insurer?**

Dare Directs Travel Policies are underwritten on behalf of Lloyd's Syndicate 4444 by Canopus Impact Underwriting Limited, Gallery 9, One Lime Street, London EC3M 7HA.

### **What sort of insurance is this?**

A Sports Travel Insurance policy satisfies the demands and needs of a person who wishes to be covered for Travel and Sports/Leisure activities whilst travelling away from their home and also whilst participating in sports / leisure activities listed in the sports group that they have chosen and lower numbered groups.

### **How long will my cover last?**

The actual validity dates are shown on the Insurance Schedule. Annual multi trip policies are valid for one full year (subject to a 90 day limit per trip) and Single Trip / Extended stay policies are valid for specific dates purchased. You may need to review and update your cover periodically to ensure it remains adequate. The insurance is effective from the date processed (unless otherwise requested). Please note the cover will not incept if any payment method is dishonoured. We do not issue policies of more than 1 year although we will consider extending policies on application and with Insurers written agreement.

### **Are there any significant and unusual exclusions or limitations?**

These are all set out fully in the policy wording and please note the following:

- Dare Directs Travel Insurance is only available to persons resident in the United Kingdom, Ireland or an official BFPO address
- Dare Direct Travel Insurance only covers amateur activities – professional (earning over £4000 pa); are excluded
- Annual multi trip policies are valid for one year and allow any number of trips per year subject to a 90 day limit on each trip.
- There is an exclusion for losses arising from war or terrorist activities
- The insurance contains important conditions that relate to your health and existing medical conditions. In particular you must declare pre-existing medical problems and details of all medical claims made in the past 3 years.
- There are specific sports conditions applicable to certain sports such as diving, winter sports and mountaineering.
- There are limits to the amount the insurer will pay in all sections of the policy. Some sections have internal sub-limits such as the amount the insurer will pay for any one item or the total amount for all valuables (such as photographic equipment).
- You may be responsible for paying part of the claim. The amount you have to pay is the excess. Under most sections of the insurance, claims will be subject to an excess as set out in the Benefits table.

- You are required to take all reasonable care to protect yourself and your property and to act at all times as if you are not insured.
- The insurance does not provide cover on a 'new for old' basis. This means that claims will be paid on the basis of the value of your property at the time of loss.

### **What is Top-Up cover?**

Top-Up cover means insurance for activities that take place for a selected period during a journey. Top-Up cover is valid only whilst participating in activities during a journey which is covered by an equivalent insurance which excludes the activities for which the Top-Up cover is taken out.

### **Does it benefit me to have an EHIC?**

Yes, for medical claims that exceed the monetary excess we will waive the stated excess when the EHIC or Medicare is used to reduce the cost.

### **What are my cancellation rights?**

If the Insurance does not meet with your requirements you may return the documentation within 14 days of the date of issue provided the policy has not been used and that no claim has been made, and obtain a full refund.

### **How do I claim?**

In case of a medical emergency whilst abroad you should contact the International Helpline as soon as you are able. Assistance related expenses MUST be authorised via the 24 hour helpline found on your insurance schedule. To make a claim you must contact One Claims, at 1-4 Limes Court, Conduit Lane, Herts, EN11 8EP or telephone 0845 120 6407 as soon as possible after the incident giving rise to the claim to declare it.

### **If I am unhappy what steps do I take to complain?**

If you have any questions or concerns about any aspect of your insurance or the Insurers you should, in the first instance, contact Dare Direct. In the event that you remain dissatisfied and wish to make a complaint you can do so at any time by referring the matter to the Policyholder and Market Assistance Department at Lloyd's. Their address is:- Policyholder and Market Assistance, Lloyd's Market Services, One Lime Street, London EC3M 7HA, Telephone: 020 7327 5693, Fax: 0207 327 5225, e-mail: [complaints@lloyds.com](mailto:complaints@lloyds.com)

### **What if I am not happy with the outcome of my complaint?**

Complaints that cannot be resolved by the Policyholder and Market Assistance Department may be referred to The Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

### **Am I covered by the financial services compensational scheme?**

Lloyd's insurers are covered by the Financial Services Authority's Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to you under this contract. If you were entitled to compensation from the Scheme, the level and extent of compensation would depend on the nature of this contract. Further information about the Scheme is available from the Financial Services Compensation Scheme (7th floor Lloyd's Chambers, Portsoken Street, London E1 8BN) and on their website: <http://www.fscs.org.uk/>