

How to apply for Travel Insurance

It's so easy, just pop into your local Age Concern* for a face to face no-obligation quotation or immediate cover.

Alternatively, you can telephone on:

0845 685 1058[†]

Lines are open 8am – 8pm Monday to Friday and 9am – 5pm Saturdays. Calls are charged at local rate.

or visit www.ageconcern.org.uk/travel



YOUR LOCAL AGE CONCERN

[†] If you call the 0845 number for Travel Insurance, you will be dealing with Fortis Insurance Limited, which is authorised and regulated by the Financial Services Authority, registration number 204851, which administers Age Concern Travel Insurance. Registered address: Fortis House, Tollgate, Eastleigh, Hampshire. SO53 3YA. Registered number 354568.

If you contact the Age Concern (right), you will be dealing with an Appointed Representative of Age Concern Enterprises Limited (ACEnt) which is authorised and regulated by the Financial Services Authority and registered in England and Wales No.3156159. Registered office: Astral House, 1268 London Road, London, SW16 4ER.

Age Concern Enterprises Limited (ACEnt) and Fortis Insurance Limited are each authorised and regulated by the Financial Services Authority. ACEnt and Fortis Insurance Limited are not in the same group of companies. You can check this information by visiting the FSA website www.fsa.gov.uk/register or by contacting the FSA on **0845 606 1234**.

Age UK is the new force combining Age Concern and Help the Aged. We will be known by our new name from Spring 2010. The Age UK family includes Age Scotland, Age Cymru and Age NI.

Age UK, a charitable company limited by guarantee and registered in England: registered office address 207–221 Pentonville Road, London, N1 9UZ, company number 6825798, registered charity number 1128267.

* Not all Age Concerns offer all Age Concern products. Please check (by telephoning your local office) before arranging a visit. If you need details of your local Age Concern, look in yellow pages under the Home Insurance section.

Quotations subject to certain underwriting criteria.

AGE
Concern

T296V10APR10

Travel Insurance



Travel Insurance
packed with benefits
and no upper age limit

AGE
Concern

April 2010

Travel insurance packed with benefits

Dear Reader,

I am delighted to introduce Age Concern Travel Insurance provided by Fortis Insurance Limited. This guide will explain how to choose cover for the holidays you are planning to take over the coming months – and help make it easy to apply, whether you prefer to do it in person at your local Age Concern* or over the phone.

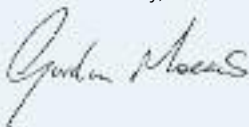
Older travellers in general, particularly those who have medical conditions, find it difficult to obtain the travel insurance they need. Many other travel insurance policies take the view that they do not provide cover for people above a certain age. Some simply apply a sweeping exclusion of cover for all pre-existing medical conditions. Not so with Age Concern Travel Insurance as there is **no upper age limit** and, wherever possible, you will not be refused cover because of your medical history†. At the same time, we do recognise that many older people face special concerns when travelling. If that includes you, we're doing our best to put your mind at ease. For instance, the policy will:

- Cover emergency medical expenses for holidays abroad
- Cover you for loss of deposit and cancellation charges if you are unable to go on holiday
- Cover special medical equipment you may need to use against loss, theft or damage – this includes walking frames and wheelchairs, whether you actually own them or they're on loan
- Cover for medical conditions wherever possible †
- Cover financial failure of the Tour Operator, travel or accomodation provider, which you will not usually find on many other policies**.

If you have any questions after reading this brochure, please don't hesitate to pop into your local Age Concern*, or call on **0845 685 1058**[^] or go online at www.ageconcern.org.uk/travel.

We look forward to hearing from you – and helping you to arrange the right travel cover to suit your needs.

Yours sincerely,



Gordon Morris
Managing Director,
Age Concern Enterprises Limited

* Not all Age Concerns offer all Age Concern products. Please check (by telephoning your local office) before arranging a visit.

** Subject to policy terms and conditions.

† Subject to medical screening and acceptance by underwriters and the appropriate premium having been paid.

[^] Calls may be recorded. If you call the 0845 number you will be dealing with Fortis Insurance Limited, which provides and manages Age Concern Travel Insurance.

Contents

Introduction	2
About Age Concern Travel Insurance	3
Why Age Concern Travel Insurance?	4
Your cover options	5
Frequently Asked Questions	6-7
Medical Exclusions and Declaration of Existing Medical Conditions	8-9
Policy Summary	10-15
Products and Services	15
How to apply	16

About Age Concern Travel Insurance

Please read the following section carefully as it explains who you will be dealing with and the way that we will help you.

Whose products will you be offered?

You will only be offered the Age Concern Travel Insurance for either single trips or annual multi-trips. Age Concern Travel Insurance is provided and underwritten by Fortis Insurance Limited. Legal expenses cover (Section 14) is provided by DAS Legal Expenses Insurance Company Limited. Bond Plus Financial Failure cover (Section 15) is provided by IGI Insurance Company Limited.

What services will you be offered?

Age Concern insurance offices can arrange your Travel Insurance policy, and give you the information you need to help you decide if the policy suits your needs. You will not be given a personal recommendation.

Who are you dealing with?

Age Concern offices which arrange insurance do so as Appointed Representatives of Age Concern Enterprises Limited which is authorised and regulated by the Financial Services Authority for insurance mediation.

What do we charge?

No fee is charged for these services. You will not be charged for amending your policy if you need to do this later, although the cost of your premium may change if you alter your insurance details.

Award winning insurer*

High quality Travel insurance cover is not just about the premiums you pay and the insurance cover. With Age Concern Travel Insurance you also have the reassurance that if you need to make a claim it will be dealt with quickly and efficiently.

How can you buy Age Concern Travel Insurance?

To buy an Age Concern Travel Insurance policy just pop into an Age Concern insurance office* – for details see the end of this brochure – or call **0845 685 1058**[^]. You may also arrange cover online at www.ageconcern.org.uk/travel

Age Concern Insurance Services acts on behalf of Fortis Insurance Limited (the insurer) in handling the receipt of premiums only. For your protection this means that we act as the insurer's agent in this regard and premiums received by us will be treated as having been received by the insurer. Where you choose to pay your premium at a local Age Concern, these monies are held on the insurer's behalf and paid directly into the insurer's bank account.

You should read through this brochure and it is essential that you consider the Medical Exclusions and Declaration of Existing Medical Conditions on page 8 before applying for cover.

The Policy Summary on pages 10 to 15 gives an outline of the cover available.

▼ Award winning claims service (British Insurance awards Claims Initiative of the Year 2008)
– Fortis Insurance Limited.

Why Age Concern Travel Insurance?

Age Concern Travel insurance buys you peace of mind. Holidays should be a way of relaxing from the stresses of life. But many travellers find to their cost that they are without cover because they decided not to buy insurance or they purchased a policy that excluded their pre-existing medical conditions.

Wide ranging Travel cover:

- There is no upper age limit
- Whether you're travelling alone, with your partner, with the family or with friends
- Annual multi-trip* or single trip cover available
- Cover can include winter sports too.

We'll help you save money:

- If you only travel in the UK
- If you prefer not to include personal belongings in your cover
- Free cover for children under the age of 18**
- If you are travelling in a group of 10 adults or more within the UK.

And for complete reassurance:

- 24-hour emergency assistance to help sort out any problems as quickly as possible
- There's a 14-day money back guarantee, so you pay nothing if you change your mind †
- Medical screening for those with pre-existing medical conditions
- The free Pre-Travel Advice Line will give you advice on visas, passports, inoculations, vaccinations, time zones, bank opening hours, local holidays, motoring restrictions and other holiday concerns.



Eligibility

Cover is available to persons who have been resident in the United Kingdom for at least 6 months prior to the issue of this insurance and are registered with a UK General Practitioner. Cover is only available for round trips starting from and returning to the UK.

Meeting your needs

This policy generally meets the demands and needs of a person who wishes to have insurance protection for their holiday from a wide range of risks. These include but are not restricted to: If your trip is Cancelled or Cut Short, Emergency and Other Expenses, Personal Liability, Personal Accident, Missed Departure and Legal Expenses.

* See further details on page 10

** Subject to policy terms and conditions

† See cancellation details on page 14

Your cover options

Before contacting your local Age Concern or calling on 0845 685 1058[^] you will need to decide what cover you require.

Here are your options:

- Decide if you want Single Trip or Annual Multi-trip cover
- Do you qualify for a discount? You can save up to 10% on your premium if you have Personal Belongings cover away from your home as part of your home contents policy – please check your policy first.
- Groups – special discounts are available for groups of 10 or more adults travelling together in the United Kingdom and insured under the same policy.
- Winter Sports cover – this is included automatically up to 17 days under the Annual Multi-trip policy but a higher premium applies for Single Trip cover.
- Decide whether you want to remove the excess amounts – it will add a small extra cost to your premium, but you won't then need to pay the first portion of any claim you may make.
- Cover area:
for Single Trip, simply tell us the countries you are travelling to,
for Annual Multi-trip, tell us the countries/regions you expect to be travelling to.



[^] Calls may be recorded. If you call the 0845 number you will be dealing with Fortis Insurance Limited, which provides and manages Age Concern Travel Insurance.

Frequently asked questions

Q. Will I get my money back if my tour operator goes out of business?

A. Your policy covers you for the failure of the Tour Operator/Travel or Accommodation Provider where there is no other protection or recovery available to you, such as a bond or protection under a credit card.

Q. I am travelling to Spain and suffer from a pre-existing medical condition – should I tell anyone when I apply for cover?

A. Yes, this is important, whether you're taking out cover for a single trip policy or an annual multi-trip policy. If you are travelling outside of the United Kingdom and you answer 'Yes' to the medical declaration on page 8, you must declare all medical conditions by calling on **0845 685 1058**[^]. You must do this before taking out or renewing your policy. If you have an annual multi-trip policy you must also tell us if there is a change in your health during the policy year which means that you answer YES to any of the medical declaration questions.

Q. Will Age Concern Travel Insurance accept everyone as a customer?

A. Some travellers have medical conditions that simply cannot be covered by the standard Age Concern Travel Insurance policy. In those cases we are able to refer you to a broker, P J Hayman & Co Limited, which operates a scheme called 'Free Spirit' that may be able to help provide cover for you.

Q. My friend was coming on holiday with us but has now dropped out. Can she have her premium refunded?

A. No, cover includes cancellation charges and for that reason it has to start on the date of issue, not on the date the holiday starts. Your friend has already in effect used some of her cover when booking the holiday.

Q. If I take out this travel insurance, will it be like having private medical cover abroad?

A. No, travel insurance and private medical insurance are different things. Travel cover will look after emergency expenses if you are injured or ill abroad, but not the wide range of treatment expected with medical insurance.

Q. Do you have a money back guarantee in place?

A. We want you to be completely happy with your insurance so we have a special money back guarantee. If you're not satisfied with your policy, you can return it to us within 14 days for a full refund. No refund of premium is available after the 14 day period, and for a Single Trip policy, a refund is only available if the period from the date of issue of the policy to your scheduled return date home is greater than 28 days.

Q. I took out European Annual Multi-trip cover but now my cousin has invited me to visit her in Canada. Do I need a whole new policy?

A. No, you can simply upgrade the policy you have to include worldwide cover. Of course, you'll need to pay the difference between the premiums for European and Worldwide policies.

Q. Why can't my Annual Multi-trip cover start just before I take my next trip?

A. Your cover includes loss of deposit and cancellation charges, so it's essential you already have the cover in place when you book and pay your deposit.

Q. Why buy travel insurance? What are the risks of not buying the right cover?

A. The Foreign & Commonwealth Office provides a wealth of essential and very practical advice about travel and travel insurance, both on its website and in several very useful guides. The advice on travel insurance is very clear – 'don't leave home without it'. Surprisingly, many people do, yet the cost of even routine medical treatment abroad can be extremely expensive. Without appropriate travel insurance, medical emergency costs whilst abroad could be incurred by the traveller.

Q. What kind of money could I risk having to pay if I didn't have suitable cover?

A. Some examples of the costs of commonly occurring medical situations in the USA are as follows:

Heart attack and bypass operation	£50,000
Fractured hip	£20,000
Simple Bronchitis	£4,000
Pneumonia	£30,000
Simple gastroenteritis	£3,000
Appendectomy	£20,000

Source: Fortis Insurance Ltd

Please note: figures can vary enormously from state to state in the USA and also bear in mind that the figures quoted are for medical treatment costs only and do not include the cost of getting home from USA if repatriation is also needed.

Q. What are the most common claims?

A. More than 7 out of 10 claims made through Age Concern Travel Insurance are the result of medical emergencies. 2 out of 10 claims relate to cancellation and less than 1 out of 10 claims are to do with baggage or money.

Q. Where can I get more information on any other travel related questions I might have?

A. More information can be obtained by contacting The Foreign and Commonwealth Office at:

website:
www.fco.gov.uk

Telephone:
0845 850 2829

Useful guides:
Travel safe (FCO & Lonely Planet)
World Wise (FCO & Lonely Planet)
Checklist for Travellers (FCO)

^ Calls may be recorded. If you call the 0845 number you will be dealing with Fortis Insurance Limited, which provides and manages Age Concern Travel Insurance.



Medical Exclusions and Declaration of Existing Medical Conditions

Before applying for cover, each person to be insured must consider the following:

Medical Exclusions

Where a trip depends on the good health, or continuing good health of you or another person (including people who are not travelling),

YOU WILL NOT BE COVERED FOR CLAIMS UNDER YOUR POLICY:

Section 1 (If Your Trip is cancelled)

Section 2 (If Your Trip is cut short),

Section 5 (Medical and other expenses) and

Section 6 (Hospital benefit) which result directly from the circumstances listed below, if these were known to you when you took out the policy (or booked a trip, if later):

If any person on whom a trip depends:

- has received a Terminal prognosis; or
- is waiting for an operation, hospital consultation, the results of any hospital tests or investigations, or is waiting for or receiving hospital treatment.
- If any person named on the policy is travelling against medical advice or for the purpose of obtaining treatment.

Declaration of Existing Medical Conditions (only applicable to travel outside of the United Kingdom)

If any of the conditions set out below apply to you or ANY person named on the policy, when you take out this policy or book a trip if this is later they will NOT be covered for claims arising from a condition that has not been declared to us through medical screening and accepted in writing.

You need to tell us about ALL Existing Medical Conditions if any person named on the policy:

- has been diagnosed with, or treated for any form of cancer, leukaemia or tumour **within the last 5 years**;
- has **ever** been treated or prescribed medication for:
 - (i) a breathing condition (asthma need only be declared if it has required hospital treatment, or the use of a nebuliser, or supplementary oxygen);
 - (ii) a heart or cardiac related condition;
 - (iii) a circulatory condition such as Deep Vein Thrombosis or a Stroke;
 - (iv) diabetes;
- has, **within the last year**, been admitted overnight as a hospital in-patient, or had any hospital tests or investigations;
- has, **within the last year**, been referred to a specialist consultant.

Please have the health documents to hand for all people to be covered by the travel insurance policy when visiting an Age Concern local office or phoning the call centre.

Changes to your health

(applies to Annual Multi-trip policies only)

You must call the number below immediately if, after taking out this policy any person named on the policy:

- develops a condition or experiences any of the circumstances that are set out in the **Declaration of existing medical conditions**;
- has a change in the medical conditions that have already been declared to us.

Call on **0845 128 8008**[^] and you will be informed if cover can continue. If cover cannot continue, you may be entitled to claim for the cost of cancelling your travel arrangements. Insurers reserve the right to amend the terms of your policy, or cancel it providing you with a pro-rata refund of premium.

Hospital in-patient treatment in: Andorra, Balearics, Canary Islands, Cyprus, Greece, Malta, Spain.

If you receive in-patient treatment in a state hospital in these countries and your medical costs are reduced by using the EHIC, insurers will pay an increased Hospital Benefit of £100 per day up to a maximum of £2500.

Don't forget to call the Emergency Assistance service as soon as possible.

European Health Insurance Card (EHIC)

If you're a UK national, did you know that if you fall ill or have an accident whilst travelling in a European Union (EU) country (plus Iceland, Liechtenstein, Norway and Switzerland), you may be able to get reduced cost, sometimes free, medical treatment?

To claim your healthcare, you'll need to carry a **European Health Insurance Card (EHIC)** and present it to the hospital or doctor that is treating you. The card gives access to state-provided medical treatment only, and you'll be treated on the same basis as residents of the country you're visiting. Remember, this might not cover all the things you'd expect to get free of charge from the NHS in the UK. You may have to make a contribution to the cost of your care.

Please note: the EHIC is not a substitute for proper travel insurance. It will not include the wider cover offered by travel insurance including cancellation, curtailment, property claims or other unexpected events. For more information, and to apply for this card, pick up the EHIC form from the Post Office, call **0845 606 2030** or visit **www.ehic.org.uk**

If you use the card to reduce your medical claim, the standard policy excess will not apply.

[^] Calls may be recorded. If you call the 0845 number you will be dealing with Fortis Insurance Limited, which provides and manages Age Concern Travel Insurance.

Travel Insurance Policy Summary

Some important facts about your Travel Insurance policy are summarised in this policy summary. A copy of the policy is available on request.

This summary does not describe all the terms and conditions of your policy, so please take time to read the Insurance Policy booklet to make sure you understand the cover it provides.

Name of Insurers

Your policy is underwritten by: Fortis Insurance Limited. DAS Legal Expenses Insurance Company Limited underwrites section 14 only, and IGI Insurance Company Limited underwrites Section 15 only.

Type of Insurance

The insurance offers Single Trip or Annual Multi-trip cover for your holiday(s) or trip(s), as selected by you when requesting the quotation and shown in your Schedule.

The Single Trip policy provides cover for one specific trip. The cover can be extended to include winter sports for an additional premium. If you have chosen this policy, the Schedule will show when the cover starts and finishes and whether you have winter sports cover.

The Annual Multi-trip policy provides cover for any number of trips in a 12-month period up to 31 days for each trip*. If you have chosen this policy, the Schedule will show when the cover starts and finishes. Annual Multi-trip Insurance will automatically cover you for up to 17 days winter sports cover in any single policy period.

Please refer to 'Annual Multi-trip' on [page 15](#) of your Policy booklet.

* Up to a maximum of 45 days available on request.

Significant features and benefits

Your policy includes the following features and benefits, which are explained in detail in your Policy booklet. *(Please refer to pages 19-38 of your Policy booklet for full details of each section):*

Section	Cover	Sum insured [†]	Event excess	Page
1	If your trip is cancelled	£5,000	£50/£15 for loss of deposit or for holidays under £100 total cost	19
	- paid excursions	£200		
	- additional expenses if your carer is taken ill	£500		
2	If Your Trip is cut short	£5,000	£50 or £15 for holidays under £100 total cost	21
3	Missed departure – extra travel and accommodation expenses	£1,000	£50	23
4	Delay (not UK)	£100 /£20 per 8 hours	Does not apply	24
		£5,000 for cancellation	£50	

[†] The sum insured is for each insured person per trip and is the most you can claim under the section but other lower limits may apply. These are shown under the appropriate sections of the policy.

Section	Cover	Sum insured†	Event excess	Page
5	Medical and other expenses	£10 million	£75(£150 per family)	25
	UK Trip Non medical Emergency expenses	£10,000	£25 (£50 per family)	
6	Hospital benefit**	£500 /£25 per day	Does not apply	28
7	Personal accident	£25,000	Does not apply	29
8	Mugging	£250	Does not apply	30
9	Personal belongings (unless you have removed this cover)	£2,500	£50	30
	- Any one item, pair or set	£300		
	- Valuables	£600 in total		
	- Sports equipment	£500		
	- medical equipment (for any one item, pair or set)	£1,000 £500		
10	Temporary loss of belongings (over 9 hours)	£250	Does not apply	32
11	Money and documents	£1,000	£50	33
	- Cash limit	£300		
12	Loss of passport	£250	Does not apply	34
13	Personal liability	£2 million	£250 for damage to rented holiday accommodation	34
14	Legal expenses	£25,000	Does not apply	36
15	BONDPLUS Financial Failure	£1,500	Does not apply	38
16	Hijack/Kidnap	£2,500/£100 per 24 hours	Does not apply	38
17	Catastrophe	£500	Does not apply	38
18	Winter Sports (if shown on your Statement of Fact/Policy Schedule)			
	Winter Sports – within the policy, for example under Section 5 (Medical and other expenses), you are not covered for claims caused by you taking part in winter sports (unless you have paid the extra winter sports premium for a Single Trip policy or if you have chosen the Annual Multi-trip policy which automatically provides you with 17 days winter sports cover within the policy period).			
A	Winter sports equipment	£600	£50	39
	- Hired equipment	£150		
B	Winter sports equipment hire	£300 /£30 per day	Does not apply	40
C	Ski pack	£300	Does not apply	41
D	Piste closure	£300/£30 per day	Does not apply	42
E	Avalanche closure	£300	Does not apply	42

Note: Only one excess will apply per claim event and no more than two excesses per couple/family) ** £100 per day (£2500 maximum) if treatment is received in a state hospital in the following countries and your medical costs are reduced by using the EHIC; Andorra, Balearics, Canary Islands, Cyprus, Greece, Malta, Spain and Turkey.

Travel Insurance Policy Summary

Significant and unusual exclusions or limitations

There are some exclusions in your policy. Please refer to your Policy booklet for full details, but the most significant or unusual exclusions and limitations are:

Health

The Policy contains conditions relating to the health of people travelling and other people on whom your trip depends – even if they are not travelling themselves. You must refer to the 'Medical Exclusions' section on **page 4** of your Policy booklet.

If you are travelling outside the United Kingdom and you answer 'Yes' to The Declaration of existing medical conditions on **pages 4 and 5** of the policy booklet, you must tell us. If you do not do this, your claim may not be met.

Cover is not provided for any claims where, at the time of taking out this insurance (and in the case of Annual Multi-trip at the time of booking each trip), the person whose condition gives rise to a claim (whether they are an insured person, a close relative or other non-traveller on whom the trip depends):

- has received a terminal prognosis; or
- is waiting for an operation, hospital consultation, the results of any hospital tests or investigations, or is waiting for or receiving hospital treatment; or
- if any person named on the policy is travelling against medical advice or for the purpose of obtaining treatment.

Annual Multi-trip Policy – Change to your health

If there is a significant change in your medical condition or if you develop a new condition (after you have taken out this

insurance, but before you travel or book a new trip) and you answer YES to The Declaration of existing medical conditions on **Pages 4 and 5** or are unable to agree the Medical Exclusions you must call immediately on **0845 128 8008**. We will tell you if cover can continue. If cover cannot continue, you may be entitled to claim for the cost of cancelling your travel arrangements. The insurers reserve the right to amend the terms of, or cancel, your policy providing you with a pro-rata refund of premium.

Please refer to the Medical Exclusions and Declaration on **pages 4 and 5** of your Policy booklet.

Medical Screening

If insurers have imposed special terms to your policy, following medical screening, these will be advised to you and confirmed in writing.

Please refer to **pages 4 and 5** of your Policy booklet.

Excess

You will be responsible for the first part of a claim made under certain sections of this insurance – this is known as the 'Excess'. Only one excess will apply per claim event. The amount of excess is shown on Pages 10 and 11.

Please refer to pages 19 to 42 of your Policy booklet.

Note: If you have paid the premium to remove the excess, the policy excess will not apply. Your schedule will show if you have the 'excess waiver' option.

If your Trip is cancelled or cut short

You are not covered for any circumstances that could be reasonably expected to result in a claim at the time you took out the insurance, or if you have an Annual Multi-trip policy, when you booked the trip if this was later.

Please refer to Sections 1 and 2 on **pages 19 to 22** of your Policy booklet.

Medical and Other Expenses

You are not covered for in-patient treatment or out-patient treatment over £500 which has not been notified and agreed by Assistance International.

Please refer to Section 5 on **pages 25 to 27** of your Policy booklet.

Personal Belongings, Money and Documents

Your policy provides cover for loss or damage to your personal belongings, however an amount may be taken off for age, wear and depreciation if you cannot provide original proof of purchase/receipts.

There is no cover for:

- loss of personal belongings or money if you cannot produce a police report or an airline property irregularity report to substantiate the claim.
- loss of valuables that are left unattended – for instance, in a suitcase or a vehicle or in the custody of airlines or other carriers.

The policy also contains maximum amounts that can be claimed for individual items, valuable items, sports equipment and cash. Your policy provides full details of these limits.

Refer to Sections 9 to 12 on **pages 30 to 34** of your Policy booklet.

^ Calls may be recorded. If you call the 0845 number you will be dealing with Fortis Insurance Limited, which provides and manages Age Concern Travel Insurance.

Personal Liability

There is no cover where you are held responsible for any damage or injury as a result of using a vehicle, aircraft or watercraft.

Please refer to Section 13 on **pages 34 and 35** of your Policy booklet.

Dangerous Activities

Your travel insurance policy does not automatically cover you for all activities. If you are going to take part in any activity that may be considered dangerous (such as flying in an aircraft that isn't fully licensed for use by passengers; bungee jumping; doing manual work or other dangerous jobs; mountaineering; hot air ballooning (other than provided by a licensed operator only and excluding piloting); parachuting; taking part in professional sports; pot holing; racing other than on foot; or taking part in underwater activities more than 30 metres below the surface), please contact **0845 128 8008**[^].

Please refer to General Conditions and Exclusions on **pages 43 and 44** and Dangerous Activities on **page 13** of your Policy booklet.

General Conditions and Exclusions

There is no cover:

- for any consequence of war or similar risks.
- for terrorist activity (this exclusion does not apply to Section 5: Medical and Other Expenses or **Section 16: Kidnap/Hijack**).
- for a trip of more than 31 days if you have Annual Multi-trip insurance. (Unless your policy schedule shows you have selected to increase the maximum trip limit to 45 days).
- if travelling to countries where the Foreign and Commonwealth Office have advised against travel.

Please refer to **General Conditions and Exclusions on pages 43 and 44** of your Policy booklet.

Travel Insurance Policy Summary

What to do if you have a claim

Follow the instructions on **pages 10 to 12** of your Policy booklet, and report it as soon as possible but no later than within 31 days of your return. If you do not do this, your claim may not be met.

If you need to make a claim please phone Age Concern Travel Claims on **0845 685 1059**[^]. The phone line is open 24 hours a day, 365 days a year. Please have your policy details available.

You may be asked for documentation to support your claim.

Please refer to 'What to do if you have a claim' on **pages 10 to 12** of your Policy booklet.

In the event of a medical emergency or if you have to cut short your trip, you must contact:

Assistance International on:
+44 23 8064 4633 OR
023 8064 4633 from within the UK.

If you do not do this your claim may not be met.

Please refer to 24 Hour Worldwide Medical Emergency on **page 8** of your Policy booklet.

Duration of contract

This is an annually renewable or Single Trip policy.

Please refer to your Schedule for your selected cover.

Cancelling your policy

If for any reason you are not satisfied with the terms and conditions of your cover, you may return the Policy and Schedule within 14 days for cancellation. Any premium paid will then be refunded. **No refund of premium is available after the 14 day period.** A refund of premium is only available for a Single Trip Policy if the period from the date of issue of the policy to your scheduled

return date home is greater than 28 days.

Please refer to 'Cancelling your Policy' on **page 14** of your Policy booklet.

What to do if you have a complaint

If you have experienced a problem with any part of our service, we will sort this out as quickly and fairly as possible.

What you should do first if your complaint is about the way your policy was sold to you, contact your insurance agent to report your complaint.

If you have a complaint about a claim, call your claims handler first. You will find the claims handler's name and phone number on any letters they have sent you.

If your problem has still not been sorted:

Step 1

Contact our Age Concern Customer Service Adviser who will make sure that your complaint is dealt with at a senior level. You can write to us at the address below (please include your policy number and claim number if appropriate).

**Age Concern Customer Service Adviser,
Fortis Insurance Limited Fortis House,
Tollgate, Eastleigh, Hampshire. SO53 3YA**

If your complaint is concerning DAS Legal Expenses Insurance Company Limited, please contact them direct at:

**Customer Relations Department
DAS Legal Expenses Insurance Company
Limited, DAS House, Quay side,
Temple Back, Bristol. BS1 6NH**

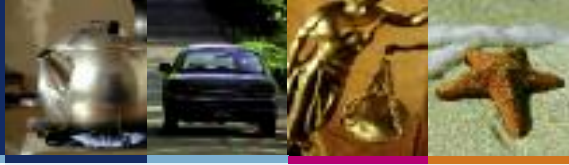
Telephone: 0117 934 0066

Fax: 0117 934 2095

e-mail: customerrelations@das.co.uk

Step 2

If this matter has still not been sorted out, you can write to:



Mark Cliff, Managing Director
at the Fortis House address, unless your
complaint relates to Legal Expenses
Insurance, in which case please contact:
**DAS Chief Executive Officer at DAS House,
Quay side, Temple Back, Bristol, BS1 6NH**

Step 3

If **you** are not satisfied with **our** final
decision, **you** can write to the Financial
Ombudsman Service at:

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

By using this complaints procedure, it will not
affect your rights to take legal proceedings.

Service standards

We will reply to any letter you send us within
two working days of receiving it. In our letter
we will tell you who will be dealing with your
complaint and when you should expect a reply.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services
Compensation Scheme (FSCS). If we cannot
meet **our** obligations you may be entitled to
compensation under the scheme. The
scheme covers at least 90% of any claim
with no upper limit. For further information
see www.fscs.org.uk or telephone **020
7892 7300**.

This insurance is underwritten by:

Fortis Insurance Limited. Registered address: Fortis House,
Tollgate, Eastleigh, Hampshire SO53 3YA. Registered
number: 354568.

Section 14 (Legal Expenses) is underwritten by DAS Legal
Expenses Insurance Company Limited. Registered Office:
DAS House, Quay Side, Temple Back, Bristol, BS1 6NH.
Registered in England No: 103274.

For Section 15 only: IGI Insurance Company Limited are
authorised and regulated by the Financial Services Authority.

Specialist for the over 50s

In addition to Travel Insurance,
Age Concern have developed a
range of products and services
for the over 50s. These include:



Home Insurance



Car Insurance



Holidays



Gas & Electricity



Aid Call Personal Alarms



Funeral Plan



Independent Financial Advice
from The Co-operative Independent Financial
Advisers Limited



Age Concern and Help the
Aged Weekly Lottery



Legal Services

**Home and Car Insurance is provided by
Fortis Insurance Limited.**

For more information call on:

0800 085 3741

Opening times for insurance products are 8am – 8pm
Monday to Friday and 9am – 5pm Saturdays, for all other
products lines are open 8am – 7pm, 7 days a week.

or pop into your local Age Concern.*

Or visit www.ageconcern.org.uk/products

Any profits generated by Age Concern from
selling products and services go directly to
support Age Concern's charitable activities.

* Not all Age Concerns offer all Age Concern
products. Please check (by telephoning your
local office) before arranging a visit.