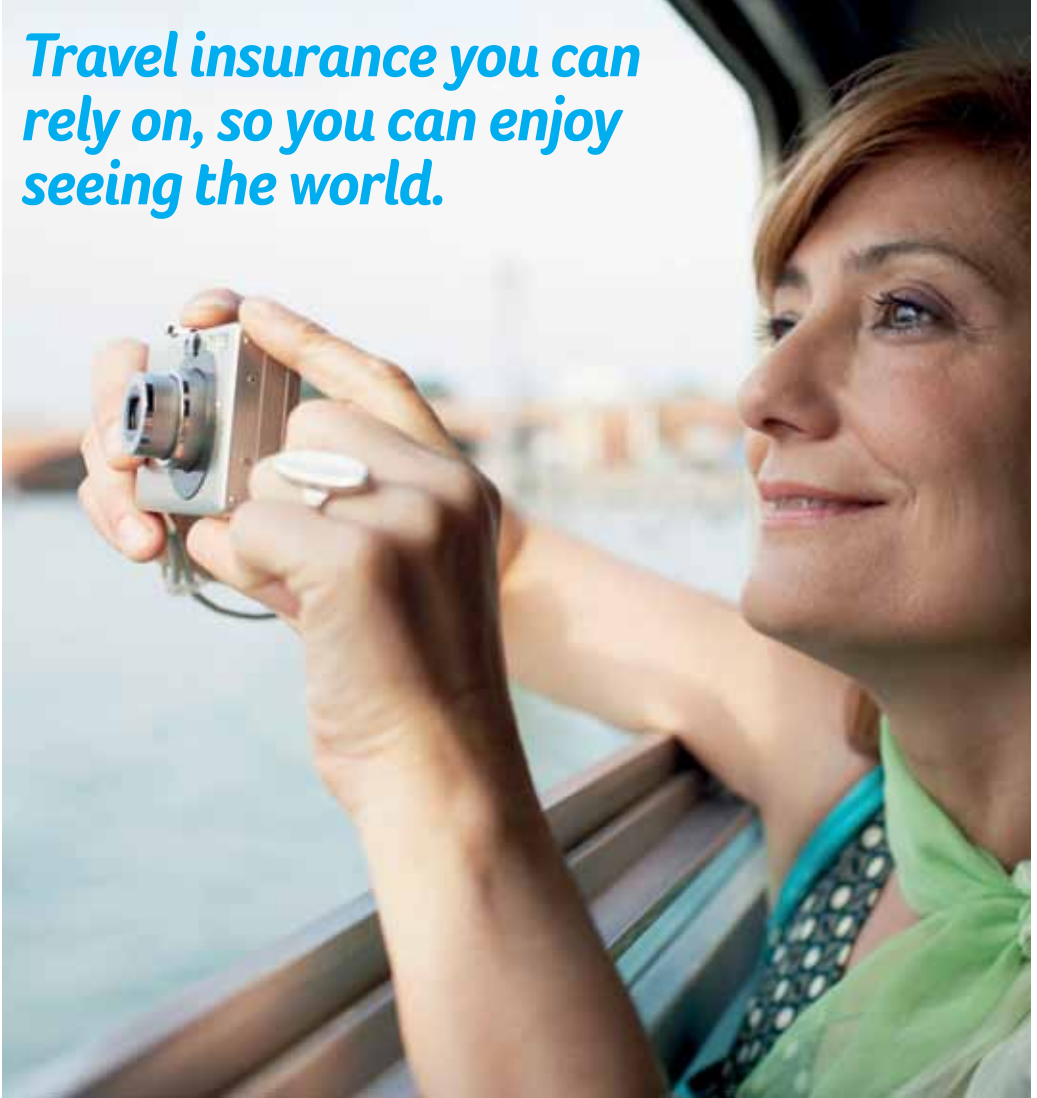


Travel Insurance



The new force combining
Age Concern and Help the Aged

*Travel insurance you can
rely on, so you can enjoy
seeing the world.*



AGE
Concern

Age UK Travel Insurance is
provided by Ageas Insurance Limited

Relax with tailor-made travel insurance you can rely on



Holidays are a time for relaxing and enjoying yourself rather than worrying about whether your travel insurance is going to cover you if something goes wrong. Age UK Travel Insurance is designed to make sure your holiday is just that – a holiday.

We know how difficult it can be for older travellers, particularly those with medical conditions, to find the travel insurance they need. That’s why we’ve designed Age UK Travel Insurance specifically with the over 50s in mind.

Unlike many other policies, there is no upper age limit and, wherever possible, you won’t be refused cover because of your medical history.^{††}

At the same time, we recognise that you may face special concerns when travelling, so the cover also includes a range of benefits designed to put your mind at ease.

- emergency medical expenses up to £10 million for holidays abroad
- cover for loss of deposit and cancellation charges if you are unable to go on holiday
- cover for any special medical equipment you may need to use against loss, theft or damage – this includes walking frames and wheelchairs, whether owned or on loan
- cover for medical conditions wherever possible, subject to medical screening
- cover against financial failure of the travel or accommodation provider.

For a no-obligation quote, just pop in to your local Age UK/Age Concern office[‡], call 0845 685 1058^{^^} or go online at www.ageuk.org.uk/travelinsurance

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About Age UK Travel Insurance

Please read the following section carefully as it explains who you will be dealing with and how you will be helped.

Whose products will you be offered?

You will only be offered Age UK Travel Insurance for either Single Trip or Annual Multi-trips. Age UK Travel Insurance is provided and underwritten by Ageas Insurance Limited. Legal expenses cover is provided by DAS Legal Expenses Insurance Company Limited. End Supplier Failure cover is provided by International Passenger Protection Ltd.

What services will you be offered?

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

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 claims service[^]

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

How can you buy Age UK Travel Insurance?

To buy an Age UK Travel Insurance policy just pop into a local Age UK/Age Concern insurance office – for details, see the end of this brochure – or call **0845 685 1058^{^^}** or go online at **www.ageuk.org.uk/travel**

If you choose to pay in a local Age UK/ Age Concern insurance office, they act as agents of Ageas Insurance Limited (the insurer) in handling the receipt of premiums only. Premiums received in a local Age UK/ Age Concern insurance office are treated as having been received by the insurer.

If you choose to pay at your local Age UK/ Age Concern insurance office, the money is held on the insurer's behalf and paid directly into the insurer's bank account.

You should read through this brochure carefully and it is essential that you consider the 'Medical exclusions and declaration of existing medical conditions' on page 8–9 before applying for cover.

The 'Travel insurance policy summary' on pages 10–15 gives an outline of the cover available.

^{††} Subject to medical screening and acceptance by underwriters.

[^] Winner – 'Claims Initiative of the Year' and 'Customer Care', British Insurance Awards 2010. Winner – 'The Customer Care Award', The Post Magazine Claims Awards 2011. Winner – 'General Insurer of the Year', British Insurance Awards 2011

Why Age UK Travel Insurance?

With wide-ranging travel cover you'll feel totally relaxed. Your travel insurance will meet all your needs and you'll have the complete reassurance of a specialist brand that you can trust.

Wide-ranging travel cover:

- No upper age limit.
- Cover whether you're travelling alone, with your partner, with family or with friends.
- Annual Multi-trip* or Single Trip cover available.
- Cover can include winter sports too.

You could 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 ten adults or more within the UK.

And for complete reassurance:

- 24-hour emergency assistance to help sort out any problems as quickly as possible.
- A 14-day money-back guarantee, so you pay nothing if you change your mind.†

- Medical screening for those with pre-existing medical conditions.
- Free Pre-Travel Advice Line for 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 six 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 your home in the UK.

Meeting your needs

Age UK Travel Insurance meets the demands and needs of those who want to insure their holiday(s) from a wide range of risks, such as cancellation and emergency medical 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 UK/Age Concern[†] or calling **0845 685 1058^{^^}**, you'll need to decide what cover you require. There are lots of options available, to make sure you get the cover you need.

Do you want Single Trip or Annual Multi-trip cover?

- Do you qualify for a discount? You can save up to 10 per cent 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 ten 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.
- Do you want to remove the excess amounts? It will add a small extra cost to your premium, but it means you won't need to pay the first portion of any claim you may make.
- Cover area: for Single Trip, simply state the countries you are travelling to or, for Annual Multi-trip, please state the countries/regions you expect to be travelling to.



Frequently asked questions

Below are a few of the questions customers often ask – we hope the answers will be helpful for you.

Q. Will I get my money back if my travel provider goes out of business?

A. Your policy covers you for the failure of the 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 abroad and suffer from a pre-existing medical condition – should I tell anyone when I apply for cover?

A. Yes, this is very 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 answer 'Yes' to the medical declaration on page 8, you must declare all medical conditions before taking out or renewing your policy. If you have an Annual Multi-trip policy, you must call **0845 128 8008** 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 UK Travel Insurance accept everyone as a customer?

A. Some travellers have medical conditions that simply cannot be covered by the standard Age UK Travel Insurance policy. In those cases you may be referred 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 they have their 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 their 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. Is there a money-back guarantee in place?

A. So that you can be completely happy with your insurance there is a money-back guarantee. If you're not satisfied with your policy, you can return it within 14 days for a full refund from Ageas Insurance Limited. No refund of premium is available after the 14-day period or if a claim has or will be made. For a Single Trip policy, a refund is only available if the period between the date of issue of the policy and your scheduled return date home is greater than 28 days.

Q. I took out European Annual Multi-trip cover but now am planning to travel outside Europe. 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 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 while 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: Ageas Insurance Ltd Sept 2010

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

Q. What are the most common claims?

A. More than seven out of ten claims made under Age UK Travel Insurance are the result of medical emergencies. Two out of ten claims relate to cancellation and fewer than one out of ten claims are to do with baggage or money. Source: Ageas Insurance Ltd Sept 2010

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 & Commonwealth Office:

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)



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**
- is waiting for an operation, hospital consultation, the results of any hospital tests or investigations, (other than for regular check-ups for a stable condition) 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 following conditions 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 state 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 five 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 UK/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.

Call **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: Balearics, Canary Islands, Southern Cyprus, Greece, Malta or 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 £2,500.

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 while 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 your local 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.

Travel insurance policy summary

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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 Ageas Insurance Limited. DAS Legal Expenses Insurance Company Limited underwrites section 14 only, and International Passenger Protection Ltd 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.⁵ 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.

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 20–47 of your policy booklet for full details of each section):

Section	Cover	Sum insured ⁵⁵	Event excess ⁵⁵⁵	Page
1	If your trip is cancelled	£5,000	£50/£15 for loss of deposit or for holidays under £100 total cost	20
	– 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	22
3	Missed departure – extra travel and accommodation expenses	£1,000	£50	24
4	Delay (not UK)	£100 /£20 per 8 hours	Does not apply	25
		£5,000 for cancellation	£50	

⁵ Up to a maximum of 45 days available on request. ⁵⁵ 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. ⁵⁵⁵ The Event excess is per person.

Section	Cover	Sum insured ^{SS}	Event excess ^{SSS}	Page
5	Medical and other expenses	£10 million	£75 (£150 per family)	26
	UK trip non-medical emergency expenses	£10,000	£25 (£50 per family)	
6	Hospital benefit*	£500 /£25 per day	Does not apply	29
7	Personal accident		Does not apply	30
	– Death	£15,000		
	– Loss of a limb/sight	£25,000		
	– Permanent disability	£25,000		
8	Mugging	£250	Does not apply	31
9	Personal belongings (unless you have removed this cover)	£2,500	£50	31
	– 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 in total (£500)		
10	Temporary loss of belongings (over 9 hours)	£250	Does not apply	33
11	Money and documents	£1,000	£50	34
	– Cash limit	£300		
12	Loss of passport	£250	Does not apply	35
13	Personal liability	£2 million	£250 for damage to rented holiday accommodation	35
14	Legal expenses	£25,000	Does not apply	37
15	End Supplier Failure	£1,500	Does not apply	40
16	Hijack/kidnap	£2,500/£100 per 24 hours	Does not apply	42
17	Catastrophe	£500	Does not apply	42
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	43
	– Hired equipment	£150		
B	Winter sports equipment hire	£300/£30 per day	Does not apply	44
C	Ski pack	£300	Does not apply	45
D	Piste closure	£300/£30 per day	Does not apply	46
E	Avalanche closure	£300	Does not apply	47

* Hospital benefit is payable at £25 per day (up to £500). This is increased to £100 per day (up to £2,500) if your treatment is received in a state hospital which accepts your European Health Insurance Card and your treatment is under the reciprocal arrangements that exist in the following countries: Balearics, Canary Islands, Southern Cyprus, Greece, Malta or Spain.

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 inform your insurer. 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
- is waiting for an operation, hospital consultation, the results of any hospital tests or investigations, (other than for regular check-ups for a stable condition) 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 **0845 128 8008** to find out whether 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 20-47 of your policy booklet.

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 20-23 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 26-28 of your policy booklet.

Personal belongings, money and documents

Where your policy provides cover for loss or damage to your personal belongings, 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 31-35 of your policy booklet.

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.

*** 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.

Please refer to Section 13 on pages 35 and 36 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 48-49 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 & Commonwealth Office have advised against travel.

Please refer to 'General conditions and exclusions' on pages 48 and 49 of your policy booklet.

Travel insurance policy summary

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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 UK Travel Insurance 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.

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. Or if a claim has or will be made.**

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, this will be solved as quickly and as fairly as possible.

If your complaint is about the way your policy was sold to you, contact your local Age UK/Age Concern[‡] insurance office 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 solved:

Step 1

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

Age UK Travel Insurance Customer Service Adviser, Ageas Insurance Limited, Ageas 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**

Email: **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 Ageas House address below, unless your complaint relates to Legal Expenses Insurance, in which case please contact:

DAS Chief Executive Officer, DAS House, Quay Side, Temple Back, Bristol BS1 6NH

Step 3

If you are not satisfied with the final decision, you can write to:

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 per cent 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:

Ageas Insurance Limited. Registered address: Ageas 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: International Passenger Protection Limited are authorised and regulated by the Financial Services Authority.

Tailor-made products with you in mind

We've developed a range of products and services for the over 50s. These include:



Home insurance



Car insurance



Motor breakdown



Gas and electricity



Personal alarms



Funeral plan

Age UK Weekly



Age UK Weekly Lottery



Wills and legal services

For more information call:

0800 085 3741

Opening times for insurance products are 8am–8pm Monday to Friday and 9am–5pm Saturday. For general enquiries on other products and services, lines are open 8am–7pm, seven days a week.

Or pop into your local Age UK/Age Concern[†].

Or visit www.ageuk.org.uk/buy

Net profits generated by the Age UK Enterprises Limited from selling products and services go directly to support Age UK's charitable activities.

Car and home insurance are provided by Ageas Insurance Limited.

Motor breakdown is provided by Europ Assistance Holdings Limited.

How to apply for Travel Insurance

It's so easy. Just pop into a local Age UK/ Age Concern insurance office[‡] or call

0845 685 1058^{^^}

The call centre opening hours are 8am-8pm Monday to Friday and 9am-5pm Saturday. Calls may be recorded.

You can also arrange cover online at www.ageuk.org.uk/travelinsurance

YOUR LOCAL AGE UK/AGE CONCERN



The new Force combining
Age Concern and Help the Aged



You don't have to be older, just wiser.

[‡] Not all Age UK/Age Concerns offer all products. Please check (by telephoning your local office) before arranging a visit. Your local office can be found in the Yellow Pages under the Home Insurance section.

^{^^} If you call this 0845 number, you will be dealing with Ageas Insurance Limited which provides and manages Age UK Travel Insurance. The call centre opening hours are 8am-8pm Monday to Friday and 9am-5pm Saturday. Calls may be recorded.

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