

About Your Insurance Travel Insurance Policy

Scheme Reference: ROCK/MCC/HCC01042015

This policy summary does not contain the full terms and conditions of the cover.

Full terms and conditions can be found in the policy document

Who we are

This policy has been arranged on behalf of The Midcounties Co-operative Trading Limited by ROCK Insurance Group. ROCK Insurance Group is a trading style of Rock Insurance Services Limited, who is authorised and regulated by the Financial Conduct Authority (FCA). ROCK's FCA registration number is 300317. You can check the regulatory status of ROCK by visiting <http://www.fca.org.uk/register> or by telephoning 0800 111 6768.

The Midcounties Co-operative Trading Limited is regulated by the FCA as an Appointed Representative of Rock Insurance Services Limited.

ROCK has brought together a number of different insurers to provide the benefits provided in this policy.

Who are the Insurers

Your policy has been arranged by ROCK through four different insurers as follows:

Section A - Your Travel Policy by HCC International Insurance Company Plc

Section B - Optional Gadget Cover by UK General Insurance Limited on behalf of Ageas Insurance Limited

Section C - Scheduled Airline Failure by MGA Cover Services Limited

Type of insurance and cover provided

This is a policy of personal travel insurance which provides cover, subject to certain terms and conditions, for losses as a result of specified events which may occur before or during a trip including cancellation, loss of baggage and medical expenses.

Is this policy right for You?

This travel insurance policy will suit the Demands and Needs of an individual, or group of people who are travelling to countries included within the policy terms and who wish to insure themselves against the full financial impact of specified unforeseen circumstances/events relating to or occurring during their trip. Full details of these circumstances/events, levels of cover and terms and conditions can be found in the policy information/booklet.

This policy will not cover any pre-existing medical conditions unless You declare Your pre-existing medical condition to Medical Screening. Cover for any such medical condition will not be in place unless You have declared the condition, had it accepted in writing, and paid an additional premium. You should read the important conditions and exclusions to ensure that this policy is right for You.

You will not receive any advice of a recommendation from us in relation to this policy. You will need to make Your own decision as to whether it suits Your needs. You should read the important conditions and exclusions to be certain that this policy is right for You.

Specifically You should note that the policy may not be applicable if:

- You reside outside the European Union;
- You are over the age of 79 years old when You purchase the policy;
- You require Winter Sports cover but are over the age of 64.

What you should know

You will not receive advice or a recommendation in connection with the purchase of Your insurance policy. You will need to make Your own choice about whether the policy is right for You.

This policy wording contains all possible levels of cover on offer. You need to be aware that the sections of cover that apply to Your policy will depend on Your choice of cover, upgrade options and the premium You have paid and will be shown on Your Certificate of Insurance.

If You are in any doubt about any aspect of this policy wording and how it relates to You, please contact Us using the telephone number on Your Certificate of Insurance.

You have the right to cancel this insurance should it not meet Your needs within 14 days from either the date of purchase or receipt of Your Certificate of Insurance, whichever is later, and provided that You have not already travelled.

If You do decide to cancel the policy then Your premium will be refunded in full, provided no claims have been made or no incidents have occurred that may give rise to a claim.

Financial security

ROCK is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if We are unable to meet Our obligations. This depends on the type of business, and circumstances of the claim. Insurance arranging is covered for 90% of the claim, without any upper limit. Further information can be obtained from the Financial Services Compensation Scheme by visiting their website at www.fscs.org.uk.

Whilst ROCK monitors the financial strength of the insurers with whom we place business, it should be noted that the claims-paying ability of even the strongest insurers could be affected by adverse business conditions. We cannot, therefore, guarantee the solvency of any insurer or underwriter. A liability for the premium, whether in full or pro rata, may arise under policies where a participating insurer becomes insolvent.

Significant features and benefits

Your policy includes the following benefits which are explained in detail in the policy document:

Benefit	Standard Cover	Excess	Premier Cover	Excess
Personal Assistance Services	£250	Nil	£250	Nil
Medical Emergency & Repatriation	£5,000,000	£115	£7,500,000	£75
Emergency Dental Treatment	£250	£100	£350	£75
Additional Accommodation & Travelling Cost	£1,000	Nil	£1,500	Nil
Hospital Daily Benefit	N/A	N/A	£10 per complete day of inpatient treatment: up to £250	Nil
Cancellation, Curtailment & Trip Interruption	£1,500	£100/£10 for LOD	£5,000	£75/£10 for LOD

Travel Delay					
-	Delay Benefit	£10 for each full 12 hour delay: maximum £100	Nil	£10 for each full 12 hour delay: maximum £100	Nil
-	Abandonment	£1,500	£100/£10 for LOD	£5,000	£75/£10 for LOD
-	Travel Cancellation	£500	Nil	£500	Nil
Departure Assistance & Missed Connection		£500	Nil	£1,000	Nil
Missed Departure on the Outward Journey		£500	Nil	£1,000	Nil
Personal Luggage		£1,000	£100	£1,500	£75
-	Single article, or Pair or Set of articles	£150	£100	£250	£75
-	Valuables (limited to £100 if insured person is under 18)	£150	£100	£250	£75
Luggage Delay		£50 per complete day: up to £150	Nil	£50 per complete day: up to £150	Nil
Money & Passport					
-	Cash limit (limited to £50 if insured person is under 18)	£100	£45	£200	£45
-	Passport and travel documents (limited to £50 if insured person is under 18)	£150	£100	£250	£75
Personal liability		£2,000,000	Nil	£2,000,000	Nil
Personal accident:					
-	Permanent disability	£10,000	Nil	£15,000	Nil
-	Permanent Disability (66 and over)	£2,500	Nil	£2,500	Nil
-	Loss of limbs or sight	£10,000	Nil	£15,000	Nil
-	Death benefit (aged under 18)	£2,500	Nil	£2,500	Nil
-	Death benefit (aged 18 - 65)	£10,000	Nil	£15,000	Nil
-	Death benefit (66 and over)	£2,500	Nil	£2,500	Nil
Legal protection		£25,000	£215	£25,000	£215
Mugging		£30 per complete day of inpatient treatment: up to £300	Nil	£25 per complete day of inpatient treatment: up to £300	
Hijack		£100 per complete day: up to £1,000	Nil	£100 per complete day: up to £1,000	Nil
Withdrawal of Services		£30 per complete day: up to £300	Nil	£30 per complete day: upto £300	Nil
Domestic Pets		£25 per complete day: up to £150	Nil	£25 per complete day: upto £300	Nil
Home Country Cover					
Home Country Medical Transfer		necessary costs	Nil	necessary costs	Nil
Additional Accommodation Costs		£1,000	Nil	£2,000	Nil
Optional Winter Sports Cover					
Cancellation, Curtailment & Trip Interruption		£1,500	£100/£10 for LOD	£5,000	£75/£10 for LOD
Skis, ski equipment		£1,000	£65	£2,000	£65
Ski Pass		£75 per complete day: up to £300	Nil	£75 per complete day: up to £300	Nil
Ski Equipment Delay		£20 per complete day: up to £200	Nil	£20 per complete day: up to £200	Nil
Piste Closure		£20 per complete day: up to £240	Nil	£20 per complete day: up to £240	Nil
Avalanche or landslide		£20 per complete day: up to £240	Nil	£20 per complete day: up to £240	Nil
Optional Golf Cover					
Equipment (Owned)		£1,000	£65	£2,000	£65
-	Single Article (Owned)	£250	£65	£250	£65
Golf Equipment Hire		£20 per complete day: up to £200	Nil	£30 per complete day: up to £300	Nil
Green Fees		£75 per complete day: up to £300	Nil	£100 per complete day: up to £400	Nil
Optional Wedding Cover					
Additional cancellation		£1,500	£100/£10 for LOD	£3,000	£75/£10 for LOD
Wedding Rings		£1,000 per ring	£65	£2,500 per ring	£65
Wedding Gifts		£3,000 per couple	£65	£5,000 per couple	£65
Wedding Attire		£3,000 per couple	£65	£5,000 per couple	£65
Wedding Photographs and video		£3,000 per couple	£65	£5,000 per couple	£65
Weddings Cars and Transport		£500 per couple	£65	£1,000 per couple	£65
Cake and flowers		£3,000 per couple	£65	£5,000 per couple	£65
Optional Business Cover					
Equipment		£1,000	£90	£1,000	£65
-	Single Article	£500	£90	£500	£65
-	Samples	£500	£90	£500	£65
-	Computer Equipment Limit	£1,000	£90	£1,000	£65
-	Business Equipment Delay	£150	Nil	£200	Nil

Hiring equipment	£30 per complete day: up to £300	Nil	£50 per complete day: up to £500	Nil
Business Money	£1,000	£90	£1,000	£65
Cash Limit	£500	£90	£500	£65
Emergency Courier	£200	£90	£200	£65
Replacement Employee	£1,000	£90	£1,500	£65
Optional Cruise cover				
Missed Port Departure	£2,000	£90	£2,000	£65
Cabin Confinement	£25 per complete day: up to £1,000	Nil	£25 per complete day: up to £1,000	Nil
Itinerary Change	£300 per port	£90	£300 per port	£65
Unused Excursions	£500	£90	£500	£65

Policy B - Scheduled Airline Failure Summary Of Benefits

Cover (per Policy unless otherwise shown)	Standard Cover	Excess	Premier Cover	Excess
Scheduled Airline Failure Cover	N/A	N/A	£,3000	Nil

Policy C - Optional Gadget Cover Summary Of Benefits

Number of Gadgets Covered	Total Replacement/Repair Value for all Gadgets	Excess
7 gadgets	£3,000	Up to £50
Single Article Limit	£1,000	
Single Article Limit for Laptop	£2,000	

Significant or unusual exclusions and limitations

There are some situations which you are not covered for. These generally involve anything you already know about or that is caused by deliberate or careless acts on your part. Full details of these are given in the policy document.

The most significant exclusions of this policy are set out below. There may be other exclusions that are significant to you, so you need to check the policy document for full details.

- This policy contains restrictions on what cover is in place for claims arising from terrorist activity. Only valid claims for emergency medical expenses and Personal Accident will be paid.
- No claim arising directly or indirectly from any Pre-existing Medical Condition affecting any person travelling under this insurance will be covered unless You declare ALL conditions to Our Medical Screening Helpline, prior to the commencement of the Trip and they are accepted in writing (See Important - Medical Health Requirements on Page 2 of the Policy Wording).
- No Section of this policy shall apply in respect of any claim arising directly or indirectly from your drug addiction or solvent abuse, excessive alcohol intake, or being under the influence of alcohol or drug(s).
- No Section of this policy shall apply in respect of any person who has reached the age of 79 years. If You are purchasing the Winter Sports option, no Section of this policy shall apply in respect of any person who has reached the age of 65 years.
- This policy contains strict limits on the length of time You can spend travelling abroad on each Trip. Please refer to the definition of the 'Trip' in the Meanings of Words. IF YOU TRAVEL FOR MORE THAN THE NUMBER OF DAYS FOR WHICH YOU HAVE PAID FOR COVER, YOU WILL NOT BE COVERED AFTER THE LAST DAY FOR WHICH YOU HAVE PAID. Trips must commence and end in Your EU Country of Residence and a return ticket must have been booked prior to departure.
- In the event of a medical emergency you must contact us as soon as possible. You MUST contact us before incurring expenses in excess of £500. If you are physically prevented from contacting us immediately, you or someone designated by you must contact us within 48 hours.
- We only provide cover under sections 2, 4, 5 and 6 of this policy, for claims that come from complications of pregnancy and childbirth.
- Personal Property Claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear and depreciation bearing in mind the age of the items. Payment of any claims in respect of any one article or Pair or Set of articles will be limited to £50 unless satisfactory proof of ownership is submitted. Evidence of replacement value is not sufficient.
- We will not pay for any claim arising from any deliberately careless or deliberately negligent act or omission by You, nor for any claim arising or resulting from Your own illegal or criminal act.

Duration of cover

This policy of insurance will run for the period shown on your policy certificate.

Your right to cancel

Unless Your trip will be completed within 14 days of buying this insurance, You have the right to cancel any policy of insurance within 14 days from the date of issue or receipt of policy terms and conditions, whichever is the later, provided that you have not yet travelled, have made no claims and there has been no occurrence of an incident that is likely to give rise to a claim. We will refund to you any premium you have paid and will recover from you any payments we have made.

Important telephone numbers

Travel Insurance

In the event of an emergency please telephone 00 44 (0)343 658 0326, giving Your name and Certificate number.

If You need to make a claim please call the claims helpline on 01702 553 443 to obtain a claim form, giving Your name and Certificate number and brief details of Your claim.

Scheduled Airline Failure Insurance

Claims forms can be obtained by calling the claims helpline on 020 3 540 4422 or emailing claims@mgacs.com.

Gadget Cover

If you need to make a claim please call the claims helpline on 02077 851 702 or emailing gadget.claims@trinitym.co.uk, giving Your name and Certificate number.

Making a complaint

If you want to make a complaint about your policy, in the first instance please contact:

The Compliance Manager ROCK Insurance Group

Griffin House, 135 High Street, Crawley, West Sussex, RH10 1DQ or telephone: 0343 658 0325 or e-mail admin@rockinsurance.com

Please quote Your policy number or claim reference number and give us full details of Your complaint.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body at:

Exchange Tower, London, E14 9SR Telephone: 00 44 (0) 800 023 4 567