

first direct

Single Trip and Annual Multi-trip Travel Insurance

Policy Summary and Important Information

Travel Insurance Policy Summary and Important Information

This summarises the main policy benefits, limitations and exclusions and gives you other information you need to know about the insurance. Please read this information carefully and keep it for your future reference. A policy booklet will be issued when you take out a policy; you can also view or download the full policy wording online at firstdirect.com.

keyfacts®

Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy documentation. It is important that you read the policy documentation carefully when you receive it as it forms your contract of your insurance.

Who is the Insurer?

The insurer of this policy is Aviva Insurance Limited.

What is first direct Travel Insurance?

This first direct Travel Insurance policy is designed to meet certain costs that might arise in the course of your travels.

Some of the covers summarised are optional and these are clearly marked as such. If you have selected any of these options, they will be clearly marked on your policy schedule.

Your policy schedule will show the limits which apply to each section. These are the maximum amounts we will pay for any claim for each insured person. The policy schedule will also show the excess you will have to pay towards the first part of any claim for certain sections.

Please refer to the policy booklet for full details of the cover provided, special conditions and exclusions under each section together with the General Exclusions and General Conditions which apply to the whole policy. The contents page shows the relevant page numbers of each section.

All sections

What are the significant benefits and features of the first direct Travel Insurance policy?

- This first direct Travel Insurance offers two policies for you to choose from: Single Trip or Annual Multi-trip. The type of policy and the geographical areas of cover which you have selected are shown on your policy schedule.
- The policy only covers UK (including the Channel Islands and Isle of Man) residents (meaning your main home is in the UK and you are registered with a UK doctor and liable to pay tax in the UK). All insured persons must have been resident in the UK for at least 6 months at the time of buying or renewing the policy.
- All trips that start and end in the UK and last no longer than the duration shown on your schedule are covered.
- Optional cover for business trips involving office based clerical or administrative duties is available.
- Insured persons are covered while taking part in certain recreational leisure activities. These are listed in your policy booklet and also include some activity based holidays where this is the main purpose of your trip.
- Optional cover for Winter Sports, Golfing and Scuba Diving up to 30 metres is available.
- Cover is provided if you are prevented from travelling or are stranded abroad due to the closure of airspace or an airport or port.
- Our 24-hour Worldwide Medical Emergency Assistance Service will provide immediate help with any medical emergency you have when you are on your trip.

Pre-existing medical conditions – important declarations you must make

It is important that you read and fully understand the Medical Declaration in your policy booklet as you are required to tell us about pre-existing medical conditions. It applies to all insured persons and anyone else upon whose good health your trip depends, even if they are not travelling with you. Upon assessing your declaration we will confirm whether cover can be provided if a claim occurs due to any pre-existing medical condition.

At the time of buying or before renewing your policy and when booking a trip you must tell us:

- if any insured person has received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months.
- if any insured person is under investigation or awaiting results, or is on a waiting list for, or is aware of the need for, in-patient treatment for any diagnosed or undiagnosed condition.
- if any insured person knows of any close relative, close business associate, travelling companion or person they plan to stay with (and upon whose good health their trip depends), who has a serious illness, injury or disease which could affect their decision to take or continue their trip.

Between booking a trip and the departure date or prior to paying any final balance you must tell us if any insured person, or anyone upon whose good health the trip depends, has been referred to a Consultant/Specialist, attends A&E or is admitted to a hospital.

What are the significant or unusual exclusions or limitations of the first direct Travel Insurance policy?

- Pre-existing medical conditions are not covered at any time under this policy unless they have been disclosed to and accepted by us.
- Management fees, maintenance costs or exchange fees associated with timeshares and similar arrangements.
- The cost of travel or accommodation arranged using air miles or similar promotions.
- Refund of any course or tuition fees, project costs, sponsorship fees or similar.
- If you are motorcycling on a machine over 125cc unless this is your mode of transport from the UK to Europe.
- If you use a quad bike/all terrain vehicle, on or off road.
- If you participate in any leisure activity or activity based holiday that is not listed in the policy booklet.
- Holidays in the UK will only be covered if they include two or more consecutive nights' stay in pre-booked holiday accommodation.
- Claims arising from your involvement in paid or unpaid manual work or physical labour of any kind. Any claim for travel and accommodation expenses if:
 - a) You have not purchased your return ticket to the UK before you depart on your trip; or
 - b) You are travelling on an open-ended ticket and have not confirmed a return date to the UK with the airline
- Claims for death, injury, illness or disability are not covered if they result from your misuse or consumption of alcohol or drugs to an extent which causes immediate or long term physical harm or affects your judgement causing you to take actions you would not normally take.
- Any specific exclusion or limitation shown on your policy schedule.
- For refund of any costs for persons not named on your policy schedule.
- For travel and/or accommodation costs where these are recoverable from the provider.
- For administration costs charged by your travel and/or accommodation provider in respect of obtaining a refund or documentary evidence in support of your claim.

Your policy cover

Name of relevant policy section	What are the significant benefits and features?
Cancelling Your Trip	<ul style="list-style-type: none"> Refund of your own personal, non-recoverable travel and accommodation costs should you have to cancel your trip due to any of the reasons stated in this section of your policy booklet.
Missed International Departure to and from the UK	<ul style="list-style-type: none"> Additional travel and accommodation costs if you miss your international departure from or to the UK due to any of the reasons stated in this section of your policy booklet.
Delayed Departure After Check-in	<ul style="list-style-type: none"> Compensation if the ship, aircraft or train in which you are booked to travel is delayed at your final point of international departure from or to the UK or at your departure point from the Republic of Ireland if your home is in Northern Ireland. If you are delayed for more than 24 hours at this departure point on your outward journey from the UK you can choose to abandon your trip.
Missed Connections Outside the UK	<ul style="list-style-type: none"> Additional accommodation and travel costs to reach your next destination if you miss a pre-booked onward connection outside of the UK due to any of the reasons stated in this section of your policy booklet.
Abandoning Your Holiday	<ul style="list-style-type: none"> Where applicable, reasonable additional travel and accommodation costs to allow you to return home early. Proportionate refund of unused and non-recoverable accommodation costs should you have to abandon your trip due to any of the reasons stated in this section of your policy booklet.
Emergency Medical and Associated Expenses	<ul style="list-style-type: none"> Payment of expenses for emergency medical treatment following accidental injury or illness during your trip. Repatriation and other necessary travel and accommodation expenses are included. A benefit to compensate you for the disruption of your holiday if you are an in-patient in hospital or confined to your accommodation on medical advice for more than 24 hours during your trip.
Personal Accident	<ul style="list-style-type: none"> A benefit is paid for death or loss of limbs/sight or permanent total disablement following accidental injury solely, directly and independently of any other cause during your trip. A reduced death benefit applies to children under 16 years of age at the time of the incident. A reduced Permanent Total Disablement benefit applies to persons age 70 or over.
Personal Liability	<ul style="list-style-type: none"> Cover for your legal liability if you cause accidental injury or death to third parties or damage to their property during your trip.
Enforced Stay Abroad	<ul style="list-style-type: none"> Compensation if you are unable to return home on your scheduled return date due to closure of airspace or an airport or port.
Legal Expenses and Advice	<ul style="list-style-type: none"> Cover for your legal costs to pursue a civil claim if you suffer personal injury or death during your trip. Access to a confidential personal legal advice helpline.
Catastrophe Cover	<ul style="list-style-type: none"> A benefit towards extra accommodation and/or transport costs if you are forced to move from your independently booked accommodation, due to one of the reasons stated in this section of your policy booklet.

Emergency Travel Document Expenses	<ul style="list-style-type: none"> Cover for the cost of an emergency travel document and, additional travel, accommodation and communication expenses you need to pay during your trip to obtain a temporary passport or visa if yours is damaged, lost or stolen while you are abroad.
Personal Money	<ul style="list-style-type: none"> Cover for loss or theft of your personal money including cash, travellers' cheques, non-refundable pre-paid event and entertainment tickets, travel tickets, passports, visas or driving licence during your trip. A limit applies to cash and banknotes and a reduced benefit applies to cash and banknotes for insured persons under 16 years.
Delayed Baggage	<ul style="list-style-type: none"> A benefit for temporary loss of baggage for more than 12 hours on your outward journey to allow you to replace essential items.

Name of relevant policy section	What are the significant or unusual exclusions or limitations?
<ul style="list-style-type: none"> Cancelling Your Trip 	<p>We will not pay claims:</p> <ul style="list-style-type: none"> For pre-existing medical conditions, unless disclosed to and accepted by us. For redundancy which you knew about at the time of buying your insurance or booking your trip, whichever is later. Where you knew, at the time of buying your policy or booking a trip (whichever is later) that you or your travelling companion would be unable to travel.
Missed International Departure to and from the UK	<p>We will not pay claims:</p> <ul style="list-style-type: none"> Where the reason for the delay was public knowledge at the time of buying your insurance or booking your trip, whichever is later. Where you have not done everything possible to get to the point of international departure for the time specified on your ticket. If your holiday is solely within the UK.
Delayed Departure After Check-in	<p>We will not pay claims:</p> <ul style="list-style-type: none"> Where the reason for the delay was public knowledge at the time of buying your insurance or booking your trip, whichever is later. If the delay does not happen at your point of international departure from the UK or your departure point in the Republic of Ireland if you live in Northern Ireland. If your holiday is solely within the UK.
Missed Connections Outside the UK	<p>We will not pay claims:</p> <ul style="list-style-type: none"> Where you have not allowed sufficient time to make the travel connections shown on your ticket/itinerary. For any missed connection in relation to a journey which was not pre-booked before you left the UK.
<ul style="list-style-type: none"> Emergency Medical and Associated Expenses Holiday Disruption Abandonment 	<p>We will not pay claims:</p> <ul style="list-style-type: none"> If you travel against medical advice, or without seeking medical advice where it was reasonable to have done so. For pre-existing medical conditions, unless disclosed to and accepted by us.
Personal Accident	<p>We will not pay claims:</p> <ul style="list-style-type: none"> For sickness, disease, nervous shock or naturally occurring condition or degenerative process.

Personal Liability	<p>We will not pay claims arising from:</p> <ul style="list-style-type: none"> Your job. The ownership or use of non-domestic animals, firearms, motorised vehicles, vessels or aircraft (except where mentioned under leisure activities or activity based holidays in your policy booklet).
Enforced Stay Abroad	<p>We will not pay claims:</p> <ul style="list-style-type: none"> If you fail to provide documentary evidence of the costs incurred.
Legal Expenses and Advice	<p>We will not pay claims:</p> <ul style="list-style-type: none"> Which do not have a reasonable prospect of succeeding. For any costs incurred before your claim has been accepted. Relating to a dispute between you and the insurer. Resulting from a dispute between you and someone you were travelling with, a person related to you or another insured person.
Emergency Travel Document Expenses	<p>We will not pay claims:</p> <ul style="list-style-type: none"> For any loss or theft of your passport or visa if you do not report it to the police as soon as reasonably possible following discovery and request a written police report.
Personal Money	<p>We will not pay claims:</p> <ul style="list-style-type: none"> For theft or loss of personal money which you have deliberately left unattended. If the loss or theft is not reported to the police as soon as reasonably possible following discovery and request a written police report (or other independent proof of loss). For loss of personal money not carried in your hand baggage and fully accessible whilst you are travelling.

Optional policy sections

These will be shown on your policy schedule if any of these covers have been selected:	
Name of relevant policy section	What are the significant benefits and features?
Baggage Cover	<ul style="list-style-type: none"> Cover for loss, theft or damage to your personal belongings and valuables during your trip. A limit applies for any one, pair or set of articles and for valuables.
<p>Winter Sports Cover:</p> <ul style="list-style-type: none"> Winter Sports Equipment Delay due to Avalanche Piste Closure Ski Pack Inability to take part in Winter Sports Activities 	<ul style="list-style-type: none"> For loss, theft or damage to winter sports equipment, and compensation if an avalanche delays your arrival or departure from your resort or if you cannot ski or snowboard due to piste closures or accidental injury or illness during your trip. You are automatically covered for certain Winter Sports Activities and these are listed in your policy booklet (restricted to the number of days stated on your policy schedule).
Golfing Cover	<ul style="list-style-type: none"> Additional cover for loss, theft or damage to golfing equipment and refund of non-recoverable green fees if you cannot play golf due to accidental injury or illness during your trip.

Scuba Diving up to 30 metres	<ul style="list-style-type: none"> • Extends the policy to provide you with cover under the Emergency Medical and Associated Expenses and Abandonment sections of your policy up to a maximum of 31 days during the period of insurance, following accidental illness or injury while you are scuba diving during your trip.
------------------------------	---

Name of relevant policy section	What are the significant or unusual exclusions or limitations?
Baggage Cover	<p>We will not pay claims:</p> <ul style="list-style-type: none"> • For theft of personal belonging, baggage or valuables which you have deliberately left unattended. • If the loss or theft is not reported to the police as soon as reasonably possible following discovery and a written police report requested (or other independent proof of loss). • For loss, accidental damage or theft of valuables not carried in your hand baggage and fully accessible to you whilst you are travelling. • For winter sports, scuba diving, golf or fishing equipment. • A limit applies for single articles and for valuables.
<p>Winter Sports Cover:</p> <ul style="list-style-type: none"> • Winter Sports Equipment • Delay due to Avalanche • Piste Closure • Ski Pack • Inability to take part in Winter Sports Activities 	<p>We will not pay claims:</p> <ul style="list-style-type: none"> • For theft or loss from motor vehicles. • If the loss or theft is not reported to the police as soon as reasonably possible following discovery and a written police report requested (or other independent proof of loss). • If you participate in any winter sports activity that is not listed in the policy booklet. • For pre-existing medical conditions, unless disclosed to and accepted by us.
Golfing Cover	<p>We will not pay claims:</p> <ul style="list-style-type: none"> • For theft or loss from motor vehicles. • If the loss or theft is not reported to the police as soon as reasonably possible following discovery and a written police report requested (or other independent proof of loss).
Scuba Diving up to 30 metres	<p>We will not pay:</p> <ul style="list-style-type: none"> • Any claim where you have booked a trip for the main purpose of scuba diving.

How long does my first direct Travel Insurance run for?

The policy will remain in force for the period of insurance shown on your policy schedule.

What happens if I take out cover and then change my mind?

You have the right to cancel your policy within 14 days either from the day of purchase of the policy or the day on which you receive your policy or renewal documentation, whichever is later. If you wish to cancel, you will be entitled to a full refund of the premium paid provided you have not travelled and there has been no claim or incident likely to give rise to a claim.

What are Aviva charges for policy amendment?

If you amend your policy there will be an administration charge of up to £10 (plus Insurance Premium Tax where applicable).

How do I make a claim?

Should you need to make a claim under this policy, please contact us using the appropriate telephone number shown below and quote your policy number.

Helpline	Contact telephone number	Opening hours
Medical Emergency Assistance	(+44) 1603 605128	24 hours a day, 365 days a year.
General Travel Claims helpline	01603 605125	8am-6pm Monday to Thursday and 8am-5.30pm Friday.
Travel Assistant helpline	(+44) 1603 605129	24 hours a day, 365 days a year.
Legal Expenses Advice & Claims helpline	01603 208530	24 hours a day, 365 days a year.

How do I make a complaint?

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, if you have a complaint about your policy please contact us on 0345 030 8718 or if you have a complaint regarding a claim please call us on 01603 605 125.

Aviva is 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.

Following the complaints procedure does not affect your right to take legal action.

For full details of our complaints procedure please refer to your policy.

Would I receive compensation if Aviva were unable to meet its liabilities?

Aviva are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

Important Information about first direct

Explaining first direct's service

Your travel insurance policy is provided by Aviva Insurance Limited. As an insurance intermediary first direct deals exclusively with Aviva for the purposes of your policy. Aviva will deal with the administration of your insurance (including claims). You will not receive advice or recommendation from first direct on this arrangement. No fee has been charged by first direct for arranging this contract.

first direct is a division of HSBC Bank plc. HSBC Bank plc is registered in England number 14259. Registered Office: 8 Canada Square, London E14 5HQ.

Loans and Ownership

first direct is a division of HSBC Bank plc. HSBC Bank plc is a member of the HSBC Group, the ultimate parent company of which is HSBC Holdings plc. HSBC Holdings plc beneficially holds 100% of both the shares and voting power of HSBC Bank plc. HSBC Life (UK) Limited is a wholly owned subsidiary of HSBC Bank plc. The following insurance companies are also wholly owned members of the HSBC Group:

- HSBC Insurance (Ireland) Limited
- HSBC General Insurance Services (UK) Limited
- HSBC Life (Europe) Limited.

Who regulates first direct?

first direct is a division of HSBC Bank plc which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Its reference number is 114216. Its permitted business is advising on and arranging insurance contracts. You can check this on the Financial Services Register by visiting the Financial Conduct Authority website www.fca.org.uk or by contacting the Financial Conduct Authority on 0800 111 6768.

Marketing

With your permission, the HSBC Group may exchange, use, analyse and assess relevant information about your relationships with the HSBC Group, including the nature of your transactions, to give you information about products (including mortgages) and services available from HSBC Group companies and those of selected third parties which may interest you by telephone, post, email, secure e-messaging, text messaging services and other means.

If you do not want members of the HSBC Group to contact you about products and services which we think may be relevant to you, please contact first direct on 03456 100 100.

Important Information About Your Policy

Important Notice – Information we Need to Know About

You must take reasonable care to provide complete and accurate answers to the questions the insurer asks when you take out, make changes to, and renew your policy. Please tell the insurer immediately if there are any changes to the information set out in the Information Provided By You, Demands and Needs Statement or on your schedule. You must also tell the insurer immediately about the following changes:

- Any change to your health or the health of anyone else the trip depends on (e.g. a travelling companion, or a close relative, even if they are not travelling with you). Please see the Medical Declaration section of your policy.
- You are travelling to a country that is not included in the area covered under your policy, other than refuelling stops that do not include an overnight stay.
- You are planning a trip that is over the trip duration as shown on your policy schedule.

If you are in any doubt please call the insurer on 0345 030 8718. When you inform them of a change, they will inform you if this affects your policy, for example whether they can accept the change and if so whether the change will result in revised terms and/or premium being applied. If the information provided by you is not complete and accurate, the insurer may:

- revise the premium and/or amend the medical underwriting decision(s) for any declared Pre Existing Condition(s) which may result in an accepted condition being excluded, or
- cancel your policy and refuse to pay any claim, or
- not pay any claim in full.

first direct and the insurer recommend you keep a record (including copies of letters) of all information provided to the insurer for your future reference.

Data Protection Act – Information Uses

For insurance purposes first direct and the insurer may use any personal data you supply as follows:

Insurance Administration

Your information may be used for the purposes of insurance administration by the insurer, its associated companies and agents, by re-insurers and by first direct, its subsidiaries and subsidiaries of its parent company (the “HSBC Group”). It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer’s compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention.

It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, first direct, other members of the HSBC Group, the insurer and/or other third parties will ensure that anyone to whom your information is passed agrees to treat your information with the same level of protection as if they were dealing with it.

If you give first direct, the insurer or their agents information about another person, in doing so you confirm that they have given you permission to provide it to us and for us to be able to process their personal data (including any sensitive personal data) and also that you have told them who we are and what we will use their data for, as set out in this notice.

In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

In assessing your application now or at renewal, first direct, the insurer or their agents may undertake checks against publicly available information (such as electoral roll, county court judgments, bankruptcy orders or repossessions). Similar checks may be made in assessing any claims made.

Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators).

Renewing your insurance

The insurer will contact you in writing at least 21 days before your renewal date and will either:

1. Give you an opportunity to renew your insurance for a further year and tell you:
 - About any changes we are making to the terms and conditions of your policy;
 - To review your circumstances and consider whether this insurance continues to meet your needs;
 - To check that the information you have provided us with is still correct, and tell us if anything has changed; and
 - The price for the next year

If you wish to make changes at renewal please call the insurer on 0345 030 8718.

Or

2. Let you know that they are unable to renew your insurance. Reasons why this may happen include, but are not limited to, the following:
 - When the product is no longer available; or
 - When they are no longer prepared to offer you insurance for reasons such as:
 - They reasonably suspect fraud;
 - Your claims history;
 - They have changed their acceptance criteria; and/or
 - You are no longer eligible for cover.

A cooling off period (14 days from renewal of the contract or the day on which you receive your renewal documentation, whichever is the later) applies at the renewal of your insurance. Please read 'Your cancellation rights' in your policy booklet which explains how this works.

Continuous Renewal Payment Authority – e.g. Credit/Debit Cards

Where the insurer has offered you renewal terms and you select or have selected a continuous premium payment method, you will be notified in writing at least 21 days before your renewal date that the policy will automatically be renewed and the renewal premium will again be collected from your specified bank account or credit/debit card.

The insurer will not automatically renew your policy if you have contacted them to cancel your continuous payment authority since your last renewal. If this is the case they will advise you in your renewal letter and you will need to contact them to make payment before they can renew your policy.

Sensitive Data

In order to assess the terms of the insurance contract or administer claims that arise, first direct, the insurer or their agents may need to collect data that the Data Protection Act 1998 defines as sensitive (such as medical history or criminal convictions). By proceeding with this insurance you will signify your consent to such information being processed by first direct, the insurer or their agents.

Fraud Prevention and Detection

In order to prevent and detect fraud first direct and the insurer may at any time share information about you with other organisations and public bodies including the Police.

You should show these notices to anyone who has an interest in the insurance under the policy.

Telephone call charges and recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. To help us continually improve our service, and in the interests of security, we may monitor and/or record your calls with us.

Choice of Law

The law of England and Wales will apply to this contract unless:

- you and the insurer agree otherwise; or
- at the date of the contract you are a resident of (or, in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

Aviva's Regulatory Status

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. We are registered as Aviva Insurance Limited. Registered in Scotland, No. 2116. (Registered Office: Pitheavlis, Perth PH2 0NH) and our firm's reference number is 202153. You may check this information and obtain further information about how the Financial Conduct Authority protect you by visiting www.fca.org.uk or by contacting them on 0800 111 6768.

first direct

first direct is a division of HSBC Bank plc. Registered in England, number 14259. Registered Office: 8 Canada Square, London, E14 5HQ.

This insurance is underwritten by Aviva Insurance Limited. Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

You can get this in large print, audio and Braille by calling **0345 030 8718** (via Text Relay if appropriate).

Member HSBC  *Group*