



## about our insurance services

**Sennocke International, Anton House, South Park, Sevenoaks, Kent, TN13 1EB**

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### **1. The Financial Services Authority (FSA)**

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The FSA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

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### **2. Whose products do we offer?**

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- We offer products from a range of insurers.
  - We only offer products from a limited number of insurers.
  - We only offer travel insurance products from Union Reiseversicherung AG, UK Branch.
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### **3. Which service will we provide you with?**

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- We will advise and make a recommendation for you after we have assessed your needs.
  - You will not receive advice or a recommendation from us for your travel insurance. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.
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### **4. What will you have to pay us for our services?**

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- A fee.
  - No fee .
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You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

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### **5. Who regulates us?**

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Sennocke International of Anton House, South Park, Sevenoaks, Kent, TN13 1EB is authorised and regulated by the Financial Services Authority. Our FSA Register number is 309040.

Our permitted business is Retail non-investment insurance.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

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### **6. What to do if you have a complaint**

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If you wish to register a complaint, please contact us:

**In writing:** Write to : The Customer Services Director, Sennocke International of Anton House, South Park, Sevenoaks, Kent, TN13 1EB

**By phone:** Telephone : 01732 742 102.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

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### **7. Are we covered by the Financial Services Compensation Scheme (FSCS)?**

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We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

# 65 Plus Annual Multi-Trip

**Some important facts about your travel insurance are summarised below.**

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

The cover under **Pre-Travel Policy A** is valid from the date your cover starts after the policy was issued until the date of departure, when you leave home.

The cover under the **Travel Policy B** is valid from the date of departure, when you leave home, and ends when you return home or the expiry of the policy whichever is first.

These policies are arranged by Sennocke International Insurance Service Limited and underwritten by Union Reiseversicherung AG, United Kingdom and Ireland Branch.

	Significant restrictions and exclusions applying to all parts of the policy	
Residency	This policy is only available to persons who have been resident in the United Kingdom for at least 6 months in the last 12	
Age	This policy is only available to persons aged 74 and under	
Excess	An excess is the amount you have to pay towards each claim. All excesses are payable by <u>each</u> insured-person, for each incident giving rise to a separate claim under each section of cover. Under the emergency medical section your excess will reduce to <b>NIL</b> if you save money by using a European Health Insurance Card ( <b>EHIC</b> ) at a state hospital and/or with a state registered doctor.	
Pregnancy	If it would have been over 28 weeks at start of trip or you were pregnant at the time you purchased the policies.	
Consequential loss	Of any description unless specifically stated in the policy wording.	
Pre-existing medical conditions	There is no cover for any claim connected to any pre-existing medical condition, any condition awaiting treatment or investigation, any terminal condition or any condition where medication has been changed. If you have ever had a heart condition, diabetes, a stroke, breathing problems, high blood pressure and do not notify Travellers HealthCheck we reserve the right to refuse any claim on your policy. If you have been referred to a specialist or treated as an in-patient in the last two years and do not declare that fact to Travellers HealthCheck we reserve the right to refuse any claim on your policy. Any psychological condition, such as stress, anxiety, depression, behavioural or eating disorders are not covered under this policy. There is no cover provided for claims caused by pre-existing medical conditions of relatives or business associates.	After you have bought this policy you may be able to obtain additional cover for your pre-existing medical conditions by completing the questionnaire on the internet or by contacting Travellers HealthCheck whose number is in your policy document
Trip Duration	Any number of trips outside the United Kingdom of 31 days or less. Any number of trips within the United Kingdom which exceed 3 days and are 31 days or less	<u>No cover at all if your trip exceeds 31 days , is a one-way trip or you do not have a return ticket for travel within 31 days.</u>
Alcohol, Drugs or Solvents	Any claim caused by your past or present use or abuse of drugs, solvents or alcohol	
Required Disclosure Material facts	We reserve the right to refuse a claim where you have not informed us of a material fact. A material fact is a piece of important information that would affect the likelihood of a claim under your policies. We require you to notify Travellers HealthCheck if you have ever had:- <ul style="list-style-type: none"> <li>▪ Any form of cancer.</li> <li>▪ Any heart or circulatory condition.</li> <li>▪ A stroke or high blood pressure.</li> <li>▪ Any breathing condition (including asthma).</li> <li>▪ Any type of diabetes.</li> </ul>	
Subrogation and contribution	We reserve the right to ask for a contribution from any other relevant insurances you may hold and to take legal action in your name to recover losses against any third party	
Proof of claim	If you have to make a claim under any section of these policies it is for you to produce sufficient evidence of the cause of the claim and the losses connected to it before we will meet the claim	Read the sub- sections in the policies headed "What you need to do if you wish to make a claim under this section of the policy:"
Hazardous activities	Any claim caused by you taking part in a hazardous activity (as defined in the policy) unless an additional premium has been paid and the policy endorsed. Hazardous activities include competitive events, sports, pastimes and any other activity that requires skill and involves increased risk of injury.	You may be able to obtain additional cover for the hazardous activity you wish to undertake by calling us on the number shown in your policy document
Terrorism, war, civil disorder or weather	The policy does not cover claims arising from terrorism, war, civil disorder, adverse weather conditions or fear of any of these.	
Psychological conditions	Stress, anxiety, depression, behavioural or eating disorders or any condition requiring psychiatric care.	
Cruises	This policy does not cover cruises	

**Your right to cancel these policies.**

If the terms of the policies are not suitable for your needs and you have been able to find alternative cover that does you can return the policies and accompanying documentation to Sennocke International Insurance Service Limited within 14 days, together with the replacement policy, and you will receive a full refund of the premium you have paid.

**Who is the insurer?**

The insurer Union Reiseversicherung AG, URV, is authorised in Germany by BaFin and regulated in the United Kingdom by the Financial Services Authority.

**Your right to complain**

The complaints procedure is set out in full in the policy document but you can write to the Branch Manager, URV, Oast Business Centre, North Frith Farm, Ashes Lane, Hadlow, Kent, TN11 9QU. If you are still dissatisfied you may ask the Financial Ombudsman Service (FOS) to review your complaint. Their address is South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Their telephone advice line is 0845 080 1800.

**PRE-TRAVEL POLICY** This offers covers for some things that might happen to prevent you travelling

Features and Benefits	Significant Exclusions (Where we limit or will not meet the claim)	Policy section	Cover provided	First amount you have to pay
Cover for cancellation If you are unable to travel	Cancellation due to a pre-existing illness or injury of the traveller if cover not agreed in writing and any additional premium paid. Cancellation due to a pre-existing illness or injury of a close relative or business associate Financial failure of any transport or accommodation provider Disinclination to travel for any reason. Death or illness of pets or animals	Policy A Pre Travel Section A1. Cancellation charges	up to £3,000	£60

**TRAVEL POLICY** This offers cover for some things that might happen whilst you are travelling

Features and Benefits	Significant Exclusions (Where we limit or will not meet the claim)	Policy section	Cover provided	First amount you have to pay
Cover for departure delay and missed departure outside your control	Delay caused by bad weather. Delay due to the fault of the transport provider. Claims where you fail to check in on time. Claims caused by strikes announced before you left home Missed connections	Policy B Travel Section B1	B1. Departure delay  Missed departure Abandonment after 24 hours	£20 after first 12 hours £20 after following 12 hours up to a maximum of £300 up to £500 up to £3,000  Nil Nil £60
Cover for loss or damage to personal possessions and personal money if your things are lost damaged or stolen while abroad	Limit on single item, valuables and cash. Subject to deduction for age, wear and tear. Limit of £100 on glasses and sunglasses. Limit of £100 on items lost or stolen from beaches or lidos. <b>No cover for</b> - valuables or cash not kept properly secure. - valuables unless in a hotel safe or carried on your person. - valuables carried in your suitcase - valuables left at night in a car - valuables if you do not have proof of ownership. - mobile phones or associated equipment. - cash not carried on your person. - theft not reported to the Police within 24 hours.	Policy B Travel Section B2 and B3	B2. Personal possessions  Possessions delayed in transit for 12 hours or more	up to £200 for each individual item up to a total of £300 for valuables up to £2,000 in total essential items up to £100  £60 Nil
			B3. Personal money  Loss of travel documents	up to £250 in cash on your person up to £500 in total travel and accommodation costs necessary to replace your lost travel documents up to £250  £60 Nil

Continued on next page

## 65 Plus Annual Multi-trip

### TRAVEL POLICY (Continued)

Cover for the cost of Emergency Medical Treatment if you are ill or injured while abroad	<p><b>No cover for</b></p> <ul style="list-style-type: none"> <li>- exacerbation or recurrence of pre-existing medical conditions unless cover has been agreed in writing by the underwriters.</li> <li>- taxis, food or telephone calls.</li> <li>- non-urgent or elective treatment.</li> <li>- private treatment unless there is no public provision.</li> <li>- any medical condition for which you are on a waiting list for treatment.</li> <li>- any medical condition which was unstable at the date of booking or the date of departure.</li> <li>- any treatment which in the opinion of the treating doctor, can wait until your return home.</li> <li>- private treatment where adequate state facilities exist</li> </ul>	Policy B Travel section B4	B4. Emergency medical expenses  State hospital benefit	up to £5,000,000 outside your home country up to £1,500 within your home country up to £20 for each full day you are confined to a hospital bed in a state hospital up to a maximum of £400	<p>£60 £60</p> <p>Nil <b>PLEASE NOTE:</b> If you use a European Health Insurance Card (EHIC) at a state hospital and/or a state registered doctor to obtain treatment and this reduces the cost of treatment the policy excess under this section will reduce to <b>NIL</b>.</p>
Cover for curtailment if you need to come home early due to your illness or injury or because of the death or illness of a close relative or business associate	<ul style="list-style-type: none"> <li>- Only covered when this is medically necessary and agreed with the emergency assistance company in advance.</li> <li>- Curtailment due to a pre-existing illness or injury of the traveller if cover not agreed in writing and any additional premium paid.</li> <li>- Curtailment due to a pre-existing illness or injury of a close relative or business associate</li> </ul>	Policy B Travel section B5	B5. Curtailment (cutting short trip)	unused portion of costs up to £3,000	£60
Cover for personal liability If you become legally liable to pay damages to someone else for your fault	<ul style="list-style-type: none"> <li>- Only when you have no other insurance which covers this event.</li> </ul> <p><b>No cover for</b></p> <ul style="list-style-type: none"> <li>- claims arising while in control of a mechanically propelled vehicle of any type.</li> </ul>	Policy B Travel section B6	B6. Personal liability	up to £2,000,000	Damage to rented property £250 Other claims £60
Personal accident benefit Single lump sum payment made if you are killed or lose a limb or an eye during the period of insurance	<ul style="list-style-type: none"> <li>- Not covered if you are taking part in a hazardous activity which has not been agreed with the underwriters in writing.</li> </ul>	Policy B Travel section B7	B7. Personal accident	<p>£15,000 for your accidental death (limited to £1,000 for persons under 16)</p> <p>£15,000 for loss of arms or legs</p> <p>£15,000 if you are permanently unable to work after an accident on your trip</p>	<p>Nil</p> <p>Nil</p> <p>Nil</p>
Legal advice and expenses If you need advice about obtaining compensation for something which happens during the period of insurance	<ul style="list-style-type: none"> <li>- You cannot use this cover to sue a member of your family, the tour operator, the insurers or anyone acting as their agent.</li> </ul>	Policy B Travel section B8	B8. Legal advice and expenses	up to £50,000 for legal costs and expenses to pursue claims for compensation and damages due to your death or personal injury.	£100
Winter sports cover Additional cover if you are taking part in winter sports	<p><b>No cover for</b></p> <ul style="list-style-type: none"> <li>- damage to equipment while in use.</li> <li>- equipment left unattended away from your accommodation.</li> <li>- Lost or stolen skis will be depreciated at the rates set out in the policy terms.</li> <li>- Piste closure that is not due to a lack of snow</li> </ul>	Policy B Travel section B9	<p>B9. Winter sports cover (up to a maximum of 17 days in total in any one policy year)</p> <ul style="list-style-type: none"> <li>- Ski equipment delayed in transit for more than 12 hrs</li> <li>- Loss of pre-booked ski pack</li> <li>- Piste closure</li> </ul>	<p>Ski equipment up to £150 for each individual item</p> <p>up to £400 in total on own equipment</p> <p>up to £250 in total on hired equipment</p> <p>up to £10 for each full day of delay</p> <p>up to £100 in total</p> <p>up to £25 per day</p> <p>up to £250 in total</p> <p>up to £20 for each day you cannot ski through lack of snow</p> <p>up to £200 in total</p>	<p>£60</p> <p>£60</p> <p>Nil</p> <p>£60</p> <p>Nil</p>

If you need emergency medical assistance abroad or need to cut your trip short: Contact Emergency Assistance Facilities 24 Hour Emergency Assistance on +44 (0) 845 260 3 260

If you need legal advice:

Contact Pannone LLP on 0161 228 3851

If you need a claim form:

Obtain from the internet on [www.travel-claims.net](http://www.travel-claims.net) or contact Travel Claims Facilities on 08453 707 133