

## Policy Summary: Key Information You the Customer need to be aware of



**keyfacts**®

### Travel Insurance

This is a Policy Summary only and does not contain the full terms and conditions of the contract. Full terms, conditions and exclusions can be found in the Policy Document, which you should also read carefully.

#### 1. Who provides your insurance cover?

Alpha Rooms Travel Insurance is underwritten by Mondial Assistance Europe N.V. Mondial Assistance (UK) Limited is the underwriter's UK administrator.

Our contact address is Alpha International Accommodation Ltd, 261-263 Ecclesall Road, Sheffield, South Yorkshire, S11 8NX.

#### 2. What does Alpha Rooms Travel Insurance cover me for?

The policy is designed to insure those who wish to insure themselves when traveling, for medical emergencies, delayed departures, missed departures, cancellation & curtailment, delayed possessions, lost or stolen possessions, passport, personal liability and winter sports whilst overseas.

If you have purchased an **Annual Multi Trip** policy no trip must last more than 31 days.

#### 3. What else do I need to know about my Alpha Rooms Travel Insurance policy?

Important information about pre-existing medical conditions	Significant Exclusions or Limitations	Policy Section
<p><b>The policy excludes claims directly or indirectly arising from a medical condition if you at the time of taking out this insurance:</b></p> <ul style="list-style-type: none"><li>• are being prescribed regular medication</li><li>• have received treatment or had consultation from a hospital specialist in the last 6 months</li><li>• are being referred to a hospital specialist</li><li>• are awaiting treatment or test results</li></ul>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"><li>- Any claim if you travel against the advice of a doctor</li><li>- Any claim if you know you will need treatment while you are away</li><li>- Any claim if you have been given a terminal prognosis</li></ul>	Health declaration and health exclusions

Features & Benefits (all benefits are per person unless otherwise stated)	Significant Exclusions or Limitations	Policy Section
<p><b>Cancellation &amp; curtailment</b> We will pay <b>up to £500</b> if you cancel your journey before it begins, or you cut your journey short, due to certain necessary circumstances. The circumstances covered are listed in the Policy Document.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>- Any claim where you are unable to comply with the Health declaration and health exclusions</li> <li>- Your carriers refusal to allow you to travel for whatever reason</li> <li>- You not wanting to travel or not enjoying your journey</li> <li>- The failure of your tour operator or airline to provide you with transport or accommodation</li> <li>- Any incident where you do not have a medical certificate from the doctor treating you abroad that says you need to return home early</li> </ul>	1
<p><b>Medical emergency, repatriation &amp; associated expenses</b> We will pay <b>up to £1 million</b> if you are taken into hospital or you need to come home early or extend your journey because of illness or accident.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>- Any claim where you are unable to comply with the Health declaration and health exclusions</li> <li>- Travelling on a motorcycle unless the rider has a valid driving licence and all persons are wearing a helmet</li> </ul>	2
<p><b>In-patient benefit</b> We will pay <b>up to £100 (£10 per day)</b> if you are admitted to hospital as an inpatient, to pay for meals, phone calls and travel</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>- Any expenses exceeding £10 per day</li> </ul>	2
<p><b>Loss of passport</b> We will pay <b>up to £50</b> towards the cost of replacing your passport, if they are lost or stolen on your journey</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>- Any claim if you do not get a letter from the consulate you reported the loss to</li> </ul>	3

Features & Benefits (all benefits are per person unless otherwise stated)	Significant Exclusions or Limitations	Policy Section
<p><b>Delayed personal possessions</b> We will pay <b>up to £75</b> to purchase essential items if your personal possessions are delayed for more than 12 hours on your outward journey</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>- Anything which you do not have a receipt for</li> <li>- Any claim if you do not get a letter from the carrier confirming the delay</li> </ul>	4
<p><b>Personal possessions</b> We will pay <b>up to £500</b> if your personal possessions are damaged, lost or stolen on your journey. <b>£150</b> is the most you can claim for a single article. <b>£250</b> is the total amount that you can claim for all your valuables. A deduction may be made for wear, tear and loss of value.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>- Any claim not supported by a police report</li> <li>- Any items left unattended unless they are locked in your accommodation or the luggage compartment of a motor vehicle</li> <li>- Anything which you cannot provide a receipt or proof of ownership for</li> <li>- Valuables carried in suitcases or left in a motor vehicle</li> <li>- Damaged items if you do not keep the items for repair or inspection</li> </ul>	5
<p><b>Missed departure</b> We will pay <b>up to £250</b> for extra transport and accommodation if you arrive at your departure point too late to board your booked transport due to:</p> <ul style="list-style-type: none"> <li>- public transport not running to its timetable; or</li> <li>- the vehicle you are travelling in has an accident or breaks down</li> </ul>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>- Any claim unless you get a letter from the transport provider confirming the delay or breakdown</li> </ul>	6
<p><b>Personal liability</b> We will pay <b>up to £1 million</b> to cover costs that you are legally liable for due to any of the following that you cause during your journey:</p> <ul style="list-style-type: none"> <li>- bodily injury of another person</li> <li>- loss or damage to other people's property</li> </ul>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>- Any claim if you admit liability</li> <li>- Any accidents caused by your possession of any motorised or mechanical vehicle</li> <li>- Anything which happens to anyone employed by you or a relative</li> </ul>	7

Extra covers		Policy Section
<p><b>Winter sports cover</b> In respect of both <b>Single Trip</b> and <b>Annual Multi Trip</b> policies, Winter Sports cover is provided only upon payment of the required additional premium.</p> <p>For <b>Annual Multi Trip</b> policies, payment of the additional premium will provide up to <b>17</b> days cover in total during the Period of Insurance shown on your Travel Insurance Schedule</p>		8
<p><b>Loss of ski pack</b> We will pay <b>up to £150</b> for hired ski equipment, ski school fees and lift passes that you do not use because:</p> <ul style="list-style-type: none"> <li>- you have to cancel or cut short your journey</li> <li>- you cannot ski on medical advice while in your resort.</li> </ul>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>- Any claim where you are unable to comply with the Health declaration and health exclusions</li> <li>- You not wanting to travel or not enjoying your journey</li> <li>- The failure of your tour operator or airline to provide you with transport or accommodation</li> <li>- Any incident where you do not have a medical certificate from the doctor treating you abroad that says you need to return home early</li> </ul>	8
<p><b>Ski equipment</b> We will pay <b>up to £500</b> in total for your own ski equipment and <b>up to £500</b> in total for your hired ski equipment that is damaged, stolen, lost or destroyed on your journey.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>- Any claim if you do not get a letter from the ski-lift or ski-school operators confirming the delay</li> <li>- Any claim if you do not provide receipts for the hired equipment</li> <li>- Any claim not supported by a police report</li> <li>- Any items left unattended unless they are locked in your accommodation or the luggage compartment of a motor vehicle</li> <li>- Anything which you cannot provide a receipt or proof of ownership for</li> <li>- Damaged items if you do not keep the items for repair or inspection</li> </ul>	8

Extra covers		Policy Section
<p><b>Piste closure</b> We will pay <b>£30</b> per day <b>up to £300</b> in total if you cannot ski at the ski resort you booked before your journey because there is not enough snow and the ski lifts and ski schools are closed</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>- Any claim if you do not get a letter from the ski-lift operators confirming the piste closure</li> <li>- Any claim if the ski lifts and schools are closed for any other reason</li> </ul>	8
Features	What is not covered	Policy Section(s)
<p><b>Excess</b></p>	<ul style="list-style-type: none"> <li>- Under some sections of the policy, you will have to pay an excess. This means that you will be responsible for paying the first part of the claim for each incident. We will deduct one excess per person, per incident for each section of the policy</li> <li>- The excess amount is £75 for section 1 and 5, (reduced to £10 under section 1 for deposit only claims). The excess under section 2 is £100 and under section 7 the excess is £150. Under section 8 the excess is £50 (for ski pack and ski equipment claims)</li> </ul>	1, 2, 5, 7 and 8
<p><b>Consequential expenses</b></p>	<ul style="list-style-type: none"> <li>- Any loss caused as a direct or indirect result of anything you are claiming for, including loss of earnings or loss of enjoyment</li> </ul>	General Exclusions

#### 4. What is the duration of the contract?

Your policy will run from the dates shown in your confirmation email once the policy is issued.

#### 5. Do I need to do anything after I have purchased the policy?

Please remember that it is your responsibility to regularly review your level of cover to ensure it remains adequate.

Before you travel you must tell us about any change in your circumstances, which may affect your cover. It is very important to tell us about any changes in medical conditions.

#### 6. What cancellation rights do I have?

If your cover does not meet your requirements, please notify us within 14 days of receiving your confirmation email and return all your documents for a refund of your premium.

You can contact Alpha Rooms, by email: [insurance@alpharooms.com](mailto:insurance@alpharooms.com) writing to: Alpha International Accommodation Ltd, 261-263 Ecclesall Road, Sheffield, South Yorkshire, S11 8NX.

If during this 14 day period you have travelled, made a claim, or intend to make a claim then we are entitled to recover all costs that you have used for those services.

Please note that your cancellation rights are no longer valid after this initial 14 day period and there is no provision for refund.

## **7. How do I make a claim?**

If you need medical assistance, please call our 24 hour medical emergency service from within your home country on 020 8666 9297 text phone 020 8666 9562 or from outside your home country on +44 20 8666 9297, text phone +44 20 8666 9562.

For all other claims, please visit the website [www.mondialtravelclaims.com](http://www.mondialtravelclaims.com) to download a claim form. You can also call 020 8603 9958 text phone 020 8666 9562 and ask for a claim form.

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

Should you wish to express a complaint about this policy then please write to

The Quality Standards Manager, Mondial Assistance (UK) Limited, Mondial House, 102 George Street, Croydon CR9 1AJ

If you are not satisfied with our final response you can refer the matter to the UK Financial Ombudsman Service for independent arbitration.

## **9. Is the insurer covered by the Financial Services Compensation Scheme (FSCS)?**

For your added protection, the insurer is covered by the FSCS. You may be entitled to compensation from the scheme if the insurer cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover provides protection for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number 020 7892 7300, or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk).

This document is available in large print, audio and Braille.

Please Phone 020 8239 3909

and we will be pleased to organise an alternative version for you.