



off on your travels



Your Free Travel Policy Summary

Travel Insurance
...a summary of your cover



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Policy Summary

Please read this document carefully to ensure it meets your needs. Full terms and conditions can be found within the policy document.

Features of a Direct Line Annual Travel Insurance Policy

Your Free Travel Insurance Policy is underwritten by Direct Line Insurance plc and will run for the period shown on your Home Insurance Policy Schedule. This document does not form part of the contract between us.



Section of cover	What is covered	What is not covered
A Personal possessions	£1,500 per person if your personal possessions are damaged, lost, stolen or destroyed. £250 is the maximum you can claim for a single article and is also the total amount claimable for all your valuables.	<ul style="list-style-type: none"> • Any items left unattended unless left in your personal accommodation or stored in a locked safety deposit box/safe. • Any loss not reported to the police within 24 hours of discovering it. • Any loss not supported by a police report. • Sports equipment in use.
C Personal money	You are covered up to £500 if your personal money is lost or stolen while on your journey. Be aware the limit for cash is £250 per insured person.	<ul style="list-style-type: none"> • Any loss not reported to the police within 24 hours of discovering it. • Any loss not supported by a police report.
D Emergency medical and travel expenses abroad	£5,000,000 for continuous medical and travel expenses incurred abroad, including £2,500 for funeral expenses.	<ul style="list-style-type: none"> • Any loss resulting from a pre-existing medical condition. • Any loss resulting directly or indirectly from any heart or circulatory condition connected with any pre-existing heart or circulatory condition (see definitions on page 6 of your Free Travel Insurance Policy)
F & G Cancellation or Curtailment of a journey	You are covered up to £5,000 if you need to cancel your journey or cut short (curtail) your trip.	<ul style="list-style-type: none"> • Any incident where you do not have a medical certificate from the doctor treating you abroad that says you need to return home early. • Any costs not agreed by the Assistance company.

Section of cover	What is covered	What is not covered
H Personal accident	<p>Benefit 1 – £10,000 if your injury leads to death or total or permanent loss of sight or physical loss of limb.</p> <p>Benefit 2 – £25,000 if you are permanently disabled and cannot work in any capacity 2 years from the date of the accident.</p>	<ul style="list-style-type: none"> • More than one benefit for the same incident. • Any more than £1,500 for benefit 1 if you are under 16 years of age at the time of the accident.
I Personal liability	<p>£2,000,000 per policy for personal liability for an incident that you caused during your journey that results in: death, physical injury, accident, loss or damage to the property.</p>	<ul style="list-style-type: none"> • Any claim in relation to your employment or that of a member of your family. • Any claim resulting from you owning or using a firearm, an aircraft or a horse-drawn, waterborne, motorised, mechanical or towed vehicle.
J Delayed or missed departure	<p>If your departure is delayed by at least 12 hours we will pay you £20 for the first 12 hours and £10 for every following full 12 hours delay (to a maximum of £200). Alternatively you can cancel your holiday (please see section F).</p> <p>If you miss your departure we will pay you up to £600 for extra accommodation and comparable transport charges if you arrive at your departure point too late to board your booked transport.</p>	<ul style="list-style-type: none"> • You failing to check in at the departure point as instructed in your travel itinerary. • Any form of industrial action, strike or failure of public transport that was announced on television, news bulletins or in the press prior to the booking of the trip and the purchase of this insurance. • If your private car is not roadworthy prior to breaking down on the way to your departure point.
K Loss of passport	<p>Up to £250 for reasonable extra travel and accommodation costs while you arrange a replacement.</p>	<ul style="list-style-type: none"> • Any costs unless the loss is reported to the police within 24 hours.

Section of cover	What is covered	What is not covered
L Legal assistance	<p>We provide legal advice that can be used during your journey or after you have returned home. We will also pay up to £50,000 in legal costs to help make a claim if you are physically injured during your journey as a result of another person's failure to act. If you are arrested we will pay up to £250 for your first consultation with a lawyer.</p>	<ul style="list-style-type: none"> • Any Incident which takes place in the UK or your home country unless it is in connection with your journey. • Any legal action that we believe has no reasonable chance of success.

General Conditions and Exclusions

Please refer to your policy document for full details

- Please read the policy carefully. If, after reading the policy booklet, you decide that this insurance is not suitable for you, please return your policy to us within 21 days of receiving it. As long as you have not taken any trips, or you have not made or intend to make any claim, we will cancel your free policy.
- Cancellation of the Buildings section or Contents section, for whatever reason, will cause cover under this policy to end immediately.
- We will not pay for any claim under this policy unless you are a valid Direct Line Home Insurance customer resident in the UK, aged 64 and under when starting your journey.
- No journey must last for more than 31 days.
- We will not pay for any claim under this policy in connection with or caused in any way by you using a two or three wheeled motor vehicle.
- We will not pay for claims caused by pregnancy during the 12 weeks (16 weeks if you are expecting more than one baby) immediately before your estimated date of delivery or the first 7 days after giving birth.
- We have the right to reject any claim which is in any way connected with a pre-existing medical condition suffered by immediate relative or travelling companion:-
 - Which has caused them to have been hospitalised in the last 12 months or be put on a waiting list for hospital treatment
 - Having been diagnosed with or having had cancer in the previous 5 years

Excess information

An excess of £35 will apply per person per incident.

How to complain

Should there ever be an occasion where you need to complain, please call us on **0845 246 0489**. If your complaint relates to a claim please contact your Claims handler whose details will be shown in your claims documentation.

If you wish to write, then address your letter for:

- Claims complaints to the Regional Customer Service Manager at the address shown on your claims documentation
- All other complaints to the Head of Sales and Customer Services.

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS). The address is: South Quay Plaza, 183 Marsh Wall, London, E14 9SR, telephone **0845 080 1800**.

How to make a claim

If you wish to make a claim, please call us on **0845 246 4092**. Under all sections of cover, documentary evidence in support of any claim will be required.

If you require assistance abroad, please call our 24 hour Emergency Assistance:

From the UK

0870 241 4628

From Europe

(UK) +44 870 241 4628

Details about our Regulator

Direct Line Insurance plc is authorised and regulated by the Financial Services Authority. The Financial Services Authority website which includes a register of all regulated firms can be visited at **www.fsa.gov.uk/register**, or the Financial Services Authority can be contacted on **0845 606 1234**.

Under the Financial Services and Markets Act 2000, should the company be unable to meet their liabilities to policyholders, compensation may be available. 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. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at **www.fscs.org.uk**



Travel Customer Hotline: 0845 246 0489

Travel Claims Hotline: 0845 246 4092

24 Hour Emergency Assistance:

From the UK 0870 241 4628

From Europe (UK) +44 870 241 4628

directline.com

Calls may be recorded. Maximum call charge from a BT landline is 3p per minute.
Calls from other networks may vary.

Direct Line Insurance plc. Registered in England number 01810801. Registered Office:
Direct Line House, 3 Edridge Road, Croydon, Surrey CR9 1AG. Authorised and
regulated by the Financial Services Authority. Lines open 8am-9pm Monday-Friday,
9am-5pm Saturday and 11am-5pm Sunday. Conditions apply.



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