



PERIOD OF INSURANCE

The policy you have purchased will run for the period of insurance shown on your Travel Insurance Schedule and Validation Certificate or Tour Operators Booking Confirmation Invoice issued by the selling agent.

YOUR RIGHT TO CANCEL THIS POLICY

We hope you are happy with the cover this policy provides. However, if after reading the policy this insurance does not meet with your requirements, please return it to the selling agent within 14 fourteen days of issue and they will refund your premium. If your policy is an annual multi-trip policy, the Insurer shall not be bound to accept renewal of any Insurance and may at any time cancel any insurance document by sending 14 days notice to the Insured at his last known address. Provided the premium has been paid in full the Insured shall be entitled to a proportionate rebate of premium in respect of the un-expired period showing on the Insurance.

HOW TO MAKE A CLAIM

If you need to make a claim, please obtain a claim form no later than 31 days after the event by telephoning the claims service detailed on the Travel Insurance Schedule. If you require emergency in-patient medical treatment and/or repatriation assistance or need to curtail your trip whilst abroad you must contact the 24 Hour Assistance Service detailed on the Travel Insurance Schedule for authorization or we may not pay your claim.

ABOUT THE INSURER

This insurance is underwritten by IGI Insurance Company Limited, Market Square House, St James's Street, Nottingham, NG1 6FG. IGI Insurance Company Limited are authorized and regulated by the Financial Services Authority.

HOW TO COMPLAIN

If, for any reason, **You** consider that **We** have not kept **Our** promise or **You** have any cause for complaint regarding this insurance please contact the agent who sold this policy to **You** in the first instance. If **Your** complaint is regarding a claim, in the first instance write to the Claims Manager at the claims service detailed on the Travel Insurance Schedule. If **Your** complaint is not resolved to **Your** satisfaction or if **Your** complaint is not regarding a claim, **You** should write to the Managing Director, All Seasons Underwriting Agencies Ltd, (ASUA) 6-8 Fenchurch Buildings, Fenchurch St, London EC3M 5HT. ASUA are authorized and regulated by the Financial Services Authority. Reg. No. 308488. If **Your** complaint is not resolved to **Your** satisfaction by ASUA then **You** should write to Managing Director, IGI Insurance Company Limited, Market Square House, St James's Street, Nottingham NG1 6FG Reg. No. 1229676 authorised and regulated by the Financial Services Authority. Please always give details of the policy and complaint, together with the claims reference number. **We** will review **Your** case and reply to **You** in writing. **We** are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **We** cannot meet **Our** obligations. This depends on the type of business and circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. Further information is available from the Financial Services Authority or the FSCS at www.fscs.org.uk or on 020 7892 7300. **You** can check the above details on the Financial Services Authority Register by visiting the FSA website: www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234. If **You** are still not satisfied **You** can contact the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. The complaints procedure above does not affect any legal rights **You** may have to take action against **Us**. Please note that the Ombudsman will not normally review **Your** case until such time **We** have made **Our** final decision. Please give **Us** the opportunity to handle **Your** complaint before referring things to the Ombudsman.

YOUR POLICY SUMMARY

Some important facts about your insurance are summarized within your Schedule of Cover (attached). This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides. This Policy Summary does not form part of the contract between us.

INSURANCE PROVIDER

Your Travel Insurance is arranged by All Seasons Underwriting Agencies Limited on behalf of IGI Insurance Company Limited.

PURPOSE OF THE INSURANCE

This is a travel policy that, subject to the terms, conditions and exclusions contained in the Policy Document, provides certain financial protection and medical assistance for your trip(s).

SIGNIFICANT PRODUCT FEATURES, BENEFITS AND EXCLUSIONS

The levels of cover and excesses that apply are set out in the Schedule of Benefits on the Travel Insurance Schedule or Travel Quotation Schedule. Certain Sections of your Policy carry an excess (unless an increased premium has been paid by you to include an excess waiver) which means that you have to pay the first sum per person, per incident if you claim. The excess amount varies according to the Section you are claiming under. The table below sets out the significant benefits and exclusions of your Policy. The policy includes many other benefits, conditions and exclusions.

EXCESSES

You and each person named on the deposit receipt will be responsible for the first part of a claim made under certain sections of this insurance (shown in the table above) this is known as the "Excess". If you have paid the additional premium to waive the excess, the standard claims excess will not apply.

CANCELLATION RIGHT

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy. See the enclosed policy document and the section headed "How to cancel your policy". Please note that this right does not apply if your policy is a short term insurance of less than one month in duration.

PLEASE READ YOUR POLICY BOOKLET TO MAKE SURE THAT THE COVER IS SUITABLE FOR YOU. PLEASE REFER TO THE TRAVEL INSURANCE SCHEDULE FOR THE LIMITS AND EXCESS APPLICABLE TO EACH SECTION. THE POLICY WORDING SETS OUT FULL DETAILS OF THE COVER PROVIDED AND A SAMPLE IS AVAILABLE FROM THE SELLING AGENT FOR INSPECTION PRIOR TO PURCHASING THIS INSURANCE.

The Significant Conditions and Exclusions		Section of Cover
Medical Conditions existing prior to purchasing this policy	<p>If you, anyone travelling with you, a close relative or business associate the trip will depend on:</p> <p>(a) Nobody is waiting for an operation, hospital consultation or any other hospital treatment or investigations including the results of a routine test.</p> <p>(b) Nobody has been seen by a specialist or been admitted to a hospital overnight in the last twelve months.</p> <p>(c) Nobody has any breathing or heart problem (including angina) or high blood pressure which has needed treatment (including regular medication) in the last two years.</p> <p>(d) Nobody has received treatment, including regular medication, in the last 12 months for any of the following:</p> <ul style="list-style-type: none"> • disorder of the blood such as clotting, bleeding or anaemia • any form of stroke • Any form of cancer, leukaemia or tumour • a transplant or dialysis treatment 	<p>'Important Declaration of Pre-existing Medical Conditions'</p> <p>Exclusions Applying to Section A, B and C – 'What is not covered'</p> <p>Section B – Medical, Treatment & Repatriation Expenses – 'What is not covered'</p> <p>To declare Medical Conditions – contact the</p>

	<ul style="list-style-type: none"> any psychiatric illness, stress, depression, anxiety or dementia any other pre-existing and on-going medical condition that has required regular medication. <p>(e) Nobody has been diagnosed by a registered doctor as having a terminal condition (f) Nobody has been diagnosed as being pregnant with an expected delivery date within 16 weeks of the trip return date (g) I do not know of any reason why the trip is likely to be cancelled or cut short or of any facts that may cause a claim on this insurance.</p> <p>Note if you or anyone travelling with you cannot agree with this declaration when you take out the insurance or book a trip you must phone the Health Check line detailed on the Travel Insurance Schedule quoting the scheme reference number and your validation certificate number. Do this at the time of taking out this insurance or booking Your trip and they will tell You if We can give cover. If You cannot contact them at the time of buying this insurance, You must contact them within 14 days, but before You travel. They will tell You if they need any more information.</p> <p>For a Close Relative or Business Associate who is not travelling and whose health may affect the trip.</p> <p>If, at the time of taking out this insurance (or booking the trip if this was later) Your Close Relative or Business Associate had a medical condition for which he/she:</p> <p>Was receiving treatment at hospital Was waiting for a hospital consultation or treatment Had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months We will not pay for any problem which has anything to do with that medical condition.</p> <p>CHANGE IN YOUR CIRCUMSTANCES</p> <p>If after taking out this Insurance You become aware of any circumstances that may give rise to a claim such as changes in Your health or that of a person on whom this insurance may depend (e.g. a Close Relative) You must contact Us and tell Us about the changes as soon as reasonably possible and prior to any trip. We may in the light of such changed circumstances not be able to continue cover under sections A and B of this insurance. If this is not acceptable to You, We will cover You for any loss of deposit or cancellation charges You have necessarily incurred up to the date of the change of circumstances that are normally covered under Section A of this insurance. In these circumstances no Policy Excess will be applied. Please note that You must contact us promptly regarding the change and are responsible for all costs incurred in obtaining any medical reports required by Us. If You do not contact us within 7 days of the change of circumstance, You will be responsible for any increased costs incurred as a result of the delay in cancelling Your trip and We will only pay the costs that would have applied had You cancelled Your trip within 7 days of the date of the change of circumstances giving rise to the claim. For advice and assistance, please contact the Health Check line.</p>	telephone number detailed on your Travel Insurance Schedule
Age Limits	There may be Age Restrictions on your Policy. Please ask your issuing agent if this applies to you.	
Country of residence	Country in which you live, for the majority of the year. Being either the United Kingdom or a member country of the European Union.	
Hazardous Sports & Leisure Activities	You are not covered for taking part in any Hazardous Pursuit unless it is listed in the policy wording. If You are going to take part in any activity that may be considered dangerous or Hazardous that is not detailed in the Policy Wording, please contact the selling agent who will contact Us to see if We can provide cover. Please note that under the Personal Liability section You will not be covered for liability caused directly or indirectly by Your owning or using firearms or weapons, animal, aircraft, motorized vehicle, boat and other watercraft, or any other form of motorized leisure equipment, including jet skis and snowmobiles. You may be covered when participating in certain winter sports if you have paid to extend your cover.	Important Information 3 'Hazardous Pursuits' Winter Sports 'Definitions'
Law and Jurisdiction	This insurance is governed by English Law unless we agree otherwise.	Important Information 17 'Jurisdiction'

Section Of Cover	Significant Features and Benefits	Policy Limits and Exclusions Applying to Significant Covers
CANCELLATION OR CURTAILMENT	Cancellation provides cover for travel and accommodation expenses paid or contracted to be paid by you in respect of your trip. Curtailment provides cover for travel cost necessarily incurred to return you to your home before the booked return date and a pro-rata amount representing the total pre-paid or contracted costs of accommodation, care hire and excursions attributable to each complete day which is not spent overseas. This pro-rata refund excludes all costs attributable to the outward and return travel tickets, whether used or unused.	<p>To be able to claim, the reason why the trip is being cancelled or cut short must be necessary and unavoidable and must fall into one of the reasons listed in the Policy. For example, if a person insured under this policy becomes ill or is injured or dies.</p> <p>'Important Declaration of Pre-existing Medical Conditions'</p> <p>Exclusions Applying to Section A, B and C - 'What is not covered'</p> <p>Section B – Medical, Treatment & Repatriation Expenses - 'What is not covered'</p>
EMERGENCY MEDICAL AND OTHER EXPENSES	Provides cover for costs arising in the event of illness, injury or death during the trip and where necessary the provision of emergency medical assistance.	<p>To be able to claim, the medical treatment must be required in an emergency and be unable to wait until you have returned to your country of residence. Medical cover does not apply to treatment received in the country in which you reside.</p> <p>'Important Declaration of Pre-existing Medical Conditions'</p> <p>Exclusions Applying to Section A, B and C - 'What is not covered'</p> <p>Section B – Medical, Treatment & Repatriation Expenses - 'What is not covered'</p>
PERSONAL POSSESSIONS MONEY PASSPORT, TICKETS & DOCUMENTS	Provides cover for your own money, documents, personal luggage and valuables if they are lost, stolen or damaged during your trip. You will be expected to provide evidence of ownership and value (such as receipts) in the event of a claim.	<p>To be able to claim, a written report is required to support the loss / theft/ damage. For example, from the local police or from the transport carrier.</p> <p>The amount payable will include an allowance for wear and tear and loss of value.</p> <p>The policy has an inner limit for each single item (this includes a pair or set) and has a limit for valuables as defined overall. Money cover includes a cash limit as shown in the schedule.</p> <p>Valuables and Money are not covered if they are left in an unattended vehicle or are outside your control in transit at any time. All property insured must not be left unattended unless in securely locked holiday accommodation. A written police report must be obtained within 24 hours to support the loss/theft. Claims for loss in transit must be supported by written report from the carrier (e.g. airline or coach company).</p>

SCHEDULE OF COVER AND LIMITS OF INDEMNITY PER INSURED PERSON

SECTION	COVER	MAXIMUM SUMS INSURED PER PERSON	EXCESS PER PERSON PER CLAIM
A	Cancellation or Curtailment	Up to £3,000	£50
B	Emergency Medical Repatriation & Other Expenses Including Dental Treatment Limit Hospital Confinement Benefit Inability to Fish Benefit	Up to £5,000,000 in total £250 £20 per 24 hrs up to a maximum of £2000 in total £50 / day up to £500	£50 £50 Nil
C	Personal Accident Item 1 Item 2 Item 3	£15,000 £15,000 £15,000	Nil
D	Travel Delay Abandonment after 24 hours Missed Departure	£20 first 12 hours, £20 for each additional 12 hr period up to a maximum of £160 in total Up to £3,000 Up to £1,000	Nil £50 £50
E	Personal Possessions Single Article/Pair/Set Limit Total Valuables Limit Spectacles/Sunglasses Limit Delayed Baggage Fishing Equipment Single Article Limit Delayed Fishing Equipment	Up to £1,000 in total including: £200 £200 £75 £100 £1000 £200 £50 / day up to £250	£50 24 hours £50 24 hours
F	Personal Money (Cash limit carried on any one insured person £250)	Up to £500	£50
G	Passport, Ticket & Documents	Up to £250	£50
H	Personal Liability including Rented accommodation limit	£2,000,000 £100,000	£250
I	Legal Expenses	Up to £15,000	Nil
J	Withdrawal of Services including fishing facilities	£50 after 24 hours, £50 each additional period of 24 hours up to a maximum of £1,000 in total	Nil
K	Hijack	£50 for each 24 hours up to a maximum of £500 in total	Nil
L	Mugging	£50 for each 24 hours spent in hospital up to a maximum of £500 in total	Nil
M	Catastrophe including fishing facilities	Up to £500	Nil
N	Scheduled Airline Failure & Dynamic packaging protection	Up to £1,500	
WINTER SPORTS EXTENSION (ONLY APPLICABLE IF ADDITIONAL PREMIUM HAS BEEN PAID)			
O	Winter Sports Extension		
O1	Winter Sports equipment including Single Article/Pair/Set Limit	Up to £500 £250	£40
O2	Winter Sports equipment hire including Daily Limit	Up to £250 £50	£40
O3	Ski Pack	Up to £400	Nil
O4	Piste Closure including Daily Limit	Up to £500 £25	Nil
O5	Avalanche Closure including Daily Limit	Up to £500 £25	Nil

PLEASE NOTE REDUCED SUMS INSURED APPLY TO CERTAIN AGE GROUPS, POLICY EXCESSES ARE APPLIED ON A PER PERSON PER CLAIM BASIS

THE FOLLOWING ADDITIONAL COVERS HAVE BEEN ARRANGED FOR ANGLERS

SECTION A - CANCELLATION OR CURTAILMENT

We will indemnify **You** for unused fishing licences and other similar charges associated with **Your** trip that are not refundable and which were incurred before **Your** departure date if **You** have to cancel or Curtail **Your** trip.

The cancellation and **Curtailment** cover provided shall include losses resulting from **You** or any person with whom **You** have arranged to travel becoming medically unfit to fish during the **Period of Insurance**.

SECTION B – EMERGENCY MEDICAL & OTHER EXPENSES

If **You** sustain actual bodily injury or suffer illness during the **Period of Insurance** resulting in **Your** inability to Fish, **We** will pay **You** a daily benefit for each complete 24 hours **You** are incapacitated up to a maximum stated in the Schedule.

SECTION E FISHING EQUIPMENT

What is covered:

1. If **Your Fishing Equipment** is lost, destroyed or stolen, **We** will pay **You** up to the limit shown in the schedule subject to the following depreciation scale based on the original purchase price of the equipment and the age of the item(s)
80% under 6 months old
60% over six months old and less than one year.
50% over one year old and less than two years.
40% over two years old and less than three years.
30% over three years old and less than four years.
20% over four years old and less than five years.
10% if over five years.
2. **You** will be covered for repair costs up to the values shown above if **Your Fishing Equipment** is damaged.
3. If **Your** own equipment is delayed, lost, stolen or damaged after commencement of the **Outward Journey**, **You** will be covered for the reasonable cost of hiring alternative **Fishing Equipment** during **Your** trip up to the limit shown in the Schedule of Cover.

Conditions:

1. **You** must take proper care of **Your** belongings and act as if **You** did not have this insurance policy.
2. **You** must keep any of **Your own** damaged property so that **We** can inspect it. When **We** make a payment for that property, it will then belong to **Us**.
3. **Fishing Equipment** when being transported by carriers must be securely packed in rigid containers designed for transit use.

Please note that loss or damage to equipment whilst in use is not covered by the policy.

SECTION J WITHDRAWAL OF SERVICES AND SECTION M CATASTROPHE

We will pay **You** up to the limit shown in the Schedule of Cover should **You** be forced to move from or lose the use of **Your** pre-booked and pre-paid fishing facilities and or fishing licenses due to the causes stated in the policy of insurance.

HELPFUL TELEPHONE NUMBERS

If you need to contact Wily Fox Travel Insurance	Wily Fox Travel Insurance Tel: 0845 270 9906
If you need to contact the Health Check line to declare a pre-existing medical condition	CSA Medical Screening Tel: 08700 662 713 Fax: 08700 662 714
If you need 24 hour emergency medical assistance abroad or need to curtail your trip contact	International Medical Rescue Tel: + 44 (0) 8700 662 715 Fax: +44 (0) 8700 662 716
If you need a claim form contact	Claims Settlement Agencies Tel: 08700 662 711 Fax: 08700 662 712 E-mail: info@csal.co.uk