

About Your Insurance Travel Insurance Policy

Scheme Reference: 05956C

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This policy summary does not contain the full terms and conditions of the cover.

Full terms and conditions can be found in the policy document

Who we are

This insurance is arranged by ROCK Insurance Group with UK General Insurance Ltd on behalf of Great Lakes Insurance SE, Registered in England No.SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ.

ROCK Insurance Group and UK General Insurance Ltd are authorised and regulated by the Financial Conduct Authority.

Great Lakes Insurance SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768 or 0300 500 8082.

This policy has been arranged on behalf of Monarch Holidays Limited, by ROCK Insurance Group. ROCK Insurance Group is a trading style of Rock Insurance Services Limited.

Monarch Holidays Limited is regulated by the FCA as an Appointed Representative of Rock Insurance Services Limited.

Who are the Insurers

Your policy has been arranged by ROCK, through two different insurers as follows:

Section A - Your Travel Policy by UK General Insurance Ltd on behalf of Great Lakes Insurance SE.

Section B - Optional Gadget Cover by UK General Insurance Ltd

Type of insurance and cover provided

This is a policy of personal travel insurance which provides cover, subject to certain terms and conditions, for losses as a result of specified events which may occur before or during a trip including cancellation, loss of baggage and medical expenses.

Is this policy right for You?

This travel insurance policy will suit the Demands and Needs of an individual, or group of people who are travelling to countries included within the policy terms and who wish to insure themselves against the full financial impact of specified unforeseen circumstances/events relating to or occurring during their trip. Full details of these circumstances/events, levels of cover and terms and conditions can be found in the policy information/booklet.

This policy will not cover any pre-existing medical conditions unless You declare Your pre-existing medical condition to Medical Screening. Cover for any such medical condition will not be in place unless You have declared the condition, had it accepted in writing, and paid an additional premium. You should read the important conditions and exclusions to ensure that this policy is right for You.

You will not receive any advice of a recommendation from us in relation to this policy. You will need to make Your own decision as to whether it suits Your needs. You should read the important conditions and exclusions to be certain that this policy is right for You.

Specifically You should note that the policy may not be applicable if:

- You reside outside the UK Area;
- You want annual multi-trip policy and are over the age of 64;
- You want a single trip policy and are over the age of 80;
- You are over the age of 64 and require cover for Winter Sports;
- You have any pre-existing medical conditions declared to medical screening for which cover cannot be provided.

What you should know

You will not receive advice or a recommendation in connection with the purchase of Your insurance policy. You will need to make Your own choice about whether the policy is right for You.

This policy Summary contains all possible levels of cover on offer. You need to be aware that the sections of cover that apply to Your policy will depend on Your choice of cover, upgrade options and the premium You have paid and will be shown on Your Certificate of Insurance.

If You are in any doubt about any aspect of this policy Summary and how it relates to You, please contact Us using the telephone number on Your Certificate of Insurance.

You have the right to cancel this insurance should it not meet Your needs within 14 days from either the date of purchase or receipt of Your Certificate of Insurance, whichever is later, and provided that You have not already travelled.

If You do decide to cancel the policy then Your premium will be refunded in full, provided no claims have been made or no incidents have occurred that may give rise to a claim.

You may be entitled to a pro rata refund of premium outside of the 14 days in accordance with the remaining term of the policy.

It is vital that You answer any questions asked by any party in relation to this travel insurance honestly and accurately. You must take reasonable care not to make any misrepresentation because inaccurate answers may result in a claim being declined.

Financial security

ROCK is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if We are unable to meet Our obligations. This depends on the type of business, and circumstances of the claim. Insurance arranging is covered for 90% of the claim, without any upper limit. Further information can be obtained from the Financial Services Compensation Scheme by visiting their website at www.fscs.org.uk.

Whilst ROCK monitors the financial strength of the insurers with whom we place business, it should be noted that the claims-paying ability of even the strongest insurers could be affected by adverse business conditions. We cannot, therefore, guarantee the solvency of any insurer or underwriter. A liability for the premium, whether in full or pro rata, may arise under policies where a participating insurer becomes insolvent.

Significant features and benefits

Your policy includes the following benefits which are explained in detail in the policy document:

Section per person unless otherwise shown	Standard cover limits up to	Excess* Per Person	Premier cover limits up to	Excess* Per Person
1. Medical Emergency & Repatriation	£10,000,000	£99	£10,000,000	£99
• Burial/Cremation or Body Repatriation	£1,500	£99	£1,500	£99
2. Emergency Dental Treatment	£200	£99	£250	£99
3. Additional Accommodation & Travelling Costs	£2,000	Nil	£2,000	Nil
4. Hospital Daily Benefit	£25 per complete 24 hours of inpatient treatment: up to £1,000	Nil	£25 per complete 24 hours of inpatient treatment; maximum of £1,000	Nil
5. Cancellation, Curtailment And Trip Interruption	£1,500	£99**	£5,000	£99**
6. Travel Delay	£20 for each full 12 hour delay; maximum £300	Nil	£20 for each full 12 hour delay; maximum £300	Nil
• Abandonment	£1,500	£99	£5,000	£99
• Replacement Ticket	£500	£99	£500	£99
7. UK Departure Assistance & Missed UK Connection	£1,000	Nil	£1,000	Nil
8. Missed Departure on the Outward Journey	£1,000	Nil	£1,000	Nil
9. Personal Possessions	£1,500	£99	£2,000	£99
• Single article, or Pair or Set of articles	£200	£99	£200	£99
• Valuables (Limited to £100 if Insured Person is under 18)	£300	£99	£300	£99
10. Baggage Delay on Your Outward Journey	£50 per complete 24 hours up to a maximum of £150	Nil	£50 per complete 24 hours up to a maximum of £150	Nil
11. Personal Money & Passport - Cash (limited to £50 if Insured Person is under 18)	£500	£99	£500	£99
• Passport	£200	Nil	£200	Nil
12. Personal Liability	£2,000,000 per policy	£250	£2,000,000 per policy	£200
13. Personal Accident Death	£5,000	Nil	£10,000	Nil
• If the Insured Person is aged under 18 or over 65	£1,000	Nil	£2,500	Nil
• Loss of one or more Limbs, or total and irrecoverable Loss of Sight in one or both eye	£15,000	Nil	£25,000	Nil
• Permanent Total Disablement	£15,000	Nil	£25,000	Nil
14. Legal Expenses	£25,000 per policy	£250	£25,000 per policy	£200
15. Mugging	N/A	N/A	£40 per complete 24 hours of inpatient treatment: up to £400	Nil
16. Travel Disruption***	£1,000	Nil	£1,000	Nil
• Additional Accommodation	£50 per complete 24 hours	Nil	£50 per complete 24 hours	Nil
• Additional Food and Drink	£50 per complete 24 hours	Nil	£50 per complete 24 hours	Nil
• Alternative Return Travel Arrangements	£350	Nil	£350	Nil
• Essential Prescription Medication	£100	Nil	£100	Nil
• Additional Essential Items	£10 per complete 24 hours up to £100	Nil	£10 per complete 24 hours up to £100	Nil
• Additional Transport Expenses	£100	Nil	£100	Nil
• Vehicle Collection	£100	Nil	£100	Nil
• Parking Fees	£50	Nil	£50	Nil
• Loss of Wages	£100 per complete 24 hours	Nil	£100 per complete 24 hours	Nil
• Kennel/Cattery Fees	£100	Nil	£100	Nil
17. Hijack	£50 for each full 24 hours: maximum £500	Nil	£50 per complete 24 hours up to a maximum of £500	Nil
18. Catastrophe	£1,000	£99	£1,000	£99
19. Withdrawal of Services	£50 per complete 24 hours up to a maximum of £500	Nil	£50 per complete 24 hours up to a maximum of £500	Nil
20. Pet Care	£10 per complete 24 hours up to a maximum of £200	Nil	£20 per complete 24 hours up to a maximum of £500	Nil
Home Country Cover				
21. Home country Medical Transfer	necessary costs		necessary costs	
22. Additional Accommodation Costs	£2,000	Nil	£2,000	Nil
Optional Winter Sports Cover				
23. Cancellation of Unused Ski Pack/Ski School Fees	£1,500	£99**	£5,000	£99**
24. Skis, Ski Equipment	£500	£99	£500	£99
• Ski Pass	£300	Nil	£300	Nil
25. Ski Hire (Luggage Delay)	£20 per complete 24 hours up to a maximum of £200	Nil	£20 per complete 24 hours up to a maximum of £200	Nil
26. Piste Closure	£20 per complete 24 hours up to a maximum of £240	Nil	£20 per complete 24 hours up to a maximum of £240	Nil
27. Avalanche or landslide	£30 per complete 24 hours up to a maximum of £300	Nil	£30 per complete 24 hours up to a maximum of £300	Nil
Optional Golf Cover				
28. Golf Equipment	£1,500	£99	£1,500	£99
29. Golf Equipment Hire	£25 per complete 24 hours up to a maximum of £150	Nil	£25 per complete 24 hours up to a maximum of £200	Nil
30. Green Fees	£75 per complete 24 hours up to a maximum of £300	Nil	£75 per complete 24 hours up to a maximum of £300	Nil
31. Optional Timeshare Extension				
Timeshare Cancellation Charges	Management & exchange fees plus up to 5% of the original purchase price up to £5,000	Nil	Management & exchange fees plus up to 5% of the original purchase price up to £5,000	Nil
Timeshare Curtailment Costs	The pro-rata proportion of the Management & exchange fees plus up to 5% of the original purchase price up to £5,000	Nil	The pro-rata proportion of the Management & exchange fees plus up to 5% of the original purchase price up to £5,000	Nil
32. Optional Wedding Cover				
Wedding Rings	£250 per ring	£99	£250 per ring	£99
Wedding Gifts	£1,000 per couple	£99	£1,000 per couple	£99
Wedding Attire	£1,500 per couple	£99	£1,500 per couple	£99
Wedding Photographs	£750 per couple	Nil	£750 per couple	Nil

*If you have purchased the excess waiver, no excesses shall apply

** This excess is reduced to £20 for loss of deposit claims

***If you are a couple or family, maximum cover for all Insured Persons (in total and not each) is limited to 200% of the benefits shown under this section of cover

Section B - Optional Gadget Cover

Level of Cover	Number of Gadgets Covered	Total Replacement/Repair Value for all Gadgets	Excess
Level 1	3 gadgets	£1,000	Up to £50
	Single Article Limit	£1,000	
	Single Article Limit for Laptop	£1,000	
Level 2	5 gadgets	£2,000	Up to £50
	Single Article Limit	£1,000	
	Single Article Limit for Laptop	£2,000	
Level 3	7 gadgets	£3,000	Up to £50
	Single Article Limit	£1,000	
	Single Article Limit for Laptop	£2,000	

Significant or unusual exclusions and limitations

There are some situations which you are not covered for. These generally involve anything you already know about or that is caused by deliberate or careless acts on your part. Full details of these are given in the policy document.

The most significant exclusions of this policy are set out below. There may be other exclusions that are significant to you, so you need to check the policy document for full details.

- This policy contains restrictions on what cover is in place for claims arising from terrorist activity. Only valid claims for emergency medical expenses and Personal Accident will be paid.
- No claim arising directly or indirectly from any Pre-existing Medical Condition affecting any person travelling under this insurance will be covered unless You declare ALL conditions to Our Medical Screening Helpline, prior to the commencement of the Trip and they are accepted in writing (See Important - Medical Health Requirements in the Policy Wording).
- No Section of this policy shall apply in respect of any claim arising directly or indirectly from your drug addiction or solvent abuse, excessive alcohol intake, or being under the influence of alcohol or drug(s).
- No Section of this policy shall apply in respect of any person who has reached the age of 65 years for an Annual Multi-trip or 81 for Single Trip policies.
- This policy contains strict limits on the length of time You can spend travelling abroad on each Trip. Please refer to the definition of the 'Trip' in the Meanings of Words. IF YOU TRAVEL FOR MORE THAN THE NUMBER OF DAYS FOR WHICH YOU HAVE PAID FOR COVER, YOU WILL NOT BE COVERED AFTER THE LAST DAY FOR WHICH YOU HAVE PAID. Trips must commence and end in the United Kingdom and a return ticket must have been booked prior to departure.
- In the event of a medical emergency you must contact us as soon as possible. You MUST contact us before incurring expenses in excess of £500. If you are physically prevented from contacting us immediately, you or someone designated by you must contact us within 48 hours.
- We only provide cover under sections 1, 3, 4 and 5 of this policy, for claims that come from complications of pregnancy and childbirth.
- Personal Property Claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear and depreciation bearing in mind the age of the items. Payment of any claims in respect of any one article or Pair or Set of articles will be limited to £50 unless satisfactory proof of ownership is submitted. Evidence of replacement value is not sufficient.
- We will not pay for any claim arising from any deliberately careless or deliberately negligent act or omission by You, nor for any claim arising or resulting from Your own illegal or criminal act.

Duration of cover

This policy of insurance will run for the period shown on your policy certificate.

Your right to cancel

Unless Your trip will be completed within 14 days of buying this insurance, You have the right to cancel any policy of insurance within 14 days from the date of issue or receipt of policy terms and conditions, whichever is the later, provided that you have not yet travelled, have made no claims and there has been no occurrence of an incident that is likely to give rise to a claim. We will refund to you any premium you have paid and will recover from you any payments we have made.

Important telephone numbers

Travel Insurance

In the event of an emergency please telephone 00 44 (0) 113 3180 197, giving Your name and Certificate number.

If You need to make a claim please call the claims helpline on 0113 318 9616, giving Your name and Certificate number and brief details of Your claim.

Gadget Cover

If you need to make a claim please call the claims helpline on 01285 626020 or emailing claims@travel-claims.co.uk.

Making a complaint

If you want to make a complaint about your policy, in the first instance please contact:

The Compliance Manager
ROCK Insurance Group
135 High Street, Crawley, West Sussex RH10 1DQ
or telephone: 0333 2025673 or e-mail Monarch@rockinsurance.com

Please quote Your policy number or claim reference number and give us full details of Your complaint.

We are 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 at:

Financial Ombudsman Service
Exchange Tower
London, E14 9SR

Telephone: 0800 023 4567 (free for people phoning from a "fixed line"; i.e a landline at home) or 0300 123 9123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)