



Information about our travel insurance services

The Financial Conduct Authority (FCA)

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

Whose products do we offer?

We offer products from a range of insurers.

We only offer products from a limited number of insurers. Ask us for a list of insurers we offer insurance from.

We only offer travel insurance from a single insurer, Millstream Underwriting Limited on behalf of AWP P&C S.A.

Which service will we provide you with?

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 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.

What will you have to pay us for our services?

A fee.

No fee for travel insurance.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

Who regulates us?

True Traveller Insurance is arranged by The True Traveller Ltd and underwritten by Millstream Underwriting Limited on behalf of AWP P&C S.A.

The True Traveller Ltd is authorised and regulated by the Financial Conduct Authority.

What to do if you have a complaint

If you have a complaint about the way your Policy was sold, or to the customer service you have received in relation to this travel insurance product, please contact us in one of the following ways:

In writing: The True Traveller, 173A West End Lane, London NW6 2LH

By phone: 0333 999 3140 (within UK); +44 333 999 3140 (from overseas)

By email: insurance@truetraveller.com

We will try to resolve your complaint straight away. However, if it requires a more in-depth investigation, then we will aim to give you our final response within eight weeks. If for whatever reason this is not possible, we will contact you to explain the reasons why and let you know how long our investigations are likely to take.

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

Are we covered by the Financial Services Compensation Scheme (FSCS)?

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 90% of the claim, without any upper limit.

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



True Traveller Insurance Policy Summary

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Statement of Demands & Needs

This policy is designed to meet the demands and needs of those who are travelling on conventional holidays and commercial business trips.

(Please note this statement does not constitute advice or a personal recommendation of the travel insurance product.)

Policy Summary

This is your Policy Summary only and does not contain the full details of the contract. Full terms & conditions can be found in your policy wording. Please note this summary does not form part of the contract.

Your True Traveller Travel Insurance Policy

The travel insurance policy is underwritten by Millstream Underwriting Limited on behalf of AWP P&C S.A. Financial Failure Protection cover is underwritten by certain companies at Lloyd's and is provided by International Passenger Protection Ltd.

Main Features & Benefits

Types of Policies available

Policies are available for either single trips or on an annual basis for multiple trips. An Annual Multi-Trip policy provides cover for a maximum duration of 30 days per trip. For Traveller Plus policies the maximum duration is 70 days per trip. Single trip policies provide cover for the duration of up to 24 months as shown on your Validation Certificate.

Who can be Covered

Both single and annual multi-trip policies can be purchased for individuals, couples or family groups. All insured persons must be 65 years of age or under at the date of payment of the insurance premium, limited to 39 years of age for True Value Policies. If a family policy is purchased, cover is provided for dependent children aged 18 years or less, normally resident with you and in full time education. Details of age limits and maximum durations cover can be arranged for are set out on page 4 of the Policy Wording. **Cover is only available to Permanent Residents or Citizens of the EEA, The Channel Islands and Isle of Man.**

What is Covered

The main sections of cover are:

	True Value	Traveller	Traveller Plus
• Medical & Repatriation Expenses	up to £2,500,000	up to £5,000,000	up to £10,000,000
• Cash in Hospital	up to £100	up to £150	up to £250
• Accidental Disability	up to £10,000	up to £15,000	up to £25,000
• Cancellation	up to £1,000	up to £3,000	up to £6,000
• Curtailment	up to £1,000	up to £3,000	up to £6,000
• Baggage (optional)	up to £1,000	up to £2,000	up to £2,500
• Money and Documents (optional)	up to £450	up to £650	up to £1,000

Cover is also provided for Legal Expenses, Travel Delay and Abandonment, Missed Departure and Hijack.

Subject to payment of an additional premium

- Cover can be extended to include Baggage, Money and Travel Documents, Passport/Visa, and Drivers Licence Expenses, Travel Disruption and CDW Excess subject to an additional premium being paid and shown on your Validation Certificate.
- Policies can also be extended to cover winter sports and certain other sports and activities subject to an additional premium being paid and shown on your Validation Certificate.

Full details of the cover limits provided under each section are set out in the Summary of Cover on page 3 of the Policy Wording.



True Traveller Insurance Policy Summary

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Significant conditions and exclusions

We bring your particular attention to the following conditions and exclusions

The policy contains a Health Declaration and certain medical exclusions. The Health Declaration is set out in more detail below. This is not a private medical health insurance policy. We will pay for private treatment only if there is no appropriate reciprocal health agreement in existence and no public service available and we reserve the right to organise a transfer from a private medical facility to a public medical facility where appropriate.	Health Declaration
You will not be covered if you choose to travel to a country or region against the advice issued by the UK Foreign & Commonwealth Office. Telephone 020 7008 1500, Website: www.gov.uk/fco	General Exclusion 6
The policy excludes any costs related to pregnancy between 12 weeks before and 12 weeks after the estimated delivery date	General Exclusion 15
You will not be covered for additional costs incurred as a result of any delay in telling your travel provider that you need to cancel your trip.	Section D
There are maximum limits within the baggage and money sections for any one article, pair or set, jewellery, valuables and cash.	Section K i and ii
Baggage claims are paid based on the value of the goods at the time they are lost and not on a 'new for old' basis. Claim payments will be subject to a deduction for wear & tear and depreciation.	Section K
The policy will not cover baggage left unattended or valuables, jewellery or money unless kept on the person or stored in a locked safe or safety deposit box	Section K
An excess will normally apply per person per insured incident to any claim. A higher excess of £750 applies in respect of medical emergency repatriation by air ambulance or helicopter services being required in Nepal.	Most Sections
There is no personal liability cover for hire, use or possession of any vehicle or in relation to your employment.	Section I
Cover is provided for participating in Sports and Activities as detailed under the Traveller Pack. Cover is provided for participating in Sports and Activities as detailed under the Adventure, Extreme or Ultimate Pack if you have paid the appropriate additional premium and it is shown on your Validation Certificate	What is Covered 4 to 6, Section M
Cover within your Country of Residence is available under Multi-trip policies only and is limited to pre-booked trips of two nights or more in pre-booked accommodation	What is Covered 1

Health Declaration

Health restrictions apply to this Policy. You must refer to the Important Health Requirements section of the Policy Wording. If you answer 'YES' to any of the following questions, the Medical Screening Service must be contacted on +44 330 660 0563 (from overseas) or 0330 660 0563 (within UK).

Please see the Health Declaration on pages 6 & 7 of the Policy Wording. Your policy does not cover you if you are travelling against medical advice or to get medical treatment abroad. Please also see the General Exclusions 1, 2, 3 & 4 on page 28 of the Policy Wording.

If there is any change in a persons' health between the date the policy is issued and the start date of a trip you must notify our medical screening service immediately.

Cancellation or Curtailment Cover for non-Insured Persons

An Immediate Relative who is not travelling with you, a travelling companion not insured by this policy, or the person you are intending to stay with, may have a Pre-existing Medical Condition. In some cases, if their state of health deteriorates, you may want to cancel or curtail your trip.

Subject to all the other policy terms and conditions, such claims are covered if the person's Medical Practitioner can confirm in writing that at the time you bought this policy, he/she would have seen no substantial likelihood of his/her patient's condition deteriorating to such a degree that this would become necessary. If the Medical Practitioner will not confirm this, your claim may not be covered.

Claims Notification

If you require assistance abroad, please call our 24-hour Emergency Assistance service on +44 (0)20 7183 3751. The medical emergency service is provided by Intana Global Limited.

For any claims under the financial failure section of the policy please call +44 (0)20 8776 3752.

If you wish to make a claim, please call +44 (0)330 660 0549. Please note documentary evidence will be required to support any claim. Claims are administered by Claims Settlement Agencies Limited.



True Traveller Insurance Policy Summary



Your Right to Cancel

If your cover does not suit your requirements, please notify us within 14 days of receiving your policy and return all your documents for a refund of your premium. Any premium already paid will be refunded to you providing you have not travelled, no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. Please note that your cancellation rights are no longer valid after this initial 14-day period.

How to Complain

For complaints relating to Financial Failure Protection please write to The Claims Manager, IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 OPR.

For all other complaints please write to The Managing Director, Millstream Underwriting Ltd, 52-56 Leadenhall Street, London EC3A 2EB or email: mail@mstream.co.uk. You can refer your complaint to the Financial Ombudsman Service (FOS) in the event that we are unable to resolve the differences between us.

Details about our Regulator

True Traveller Insurance is arranged by The True Traveller Limited and underwritten by Millstream Underwriting Limited on behalf of AWP P&C S.A., Dutch Branch, trading as Allianz Global Assistance Europe.

Sections Q-Financial Failure Protection is insured by certain underwriters at Lloyd's and is administered by International Passenger Protection Limited (IPP). Certain underwriters at Lloyd's are authorised and regulated by the Financial Conduct Authority (FCA), for further information contact IPP.

The True Traveller Limited (FCA Firm Ref: 756107), Millstream Underwriting Limited (FCA Firm Ref: 308584) and International Passenger Protection Limited (FCA Firm Ref: 311958) are authorised and regulated by the Financial Conduct Authority (FCA).

AWP P&C S.A. is authorised by Autorité de Contrôle Prudentiel in France and authorised and subject to limited regulation by the FCA. Details about the extent of our authorisation and regulation by the FCA are available from us on request.

The FCA holds a register of all regulated firms on its website visit www.fca.org.uk or you can contact them on 0800 111 6768.

Millstream Underwriting Limited will act as agents for AWP P&C S.A. with respect to the receipt of customer money and for the purpose of settling claims and handling premium refunds. The True Traveller Limited act as agents for Millstream Underwriting Limited with respect to the receipt of customer money and for the purpose of handling premium refunds.

International Passenger Protection Limited will act as agents for certain underwriters at Lloyd's with respect to the receipt of customer money and for the purpose of settling claims.

On behalf of International Passenger Protection Limited, Millstream Underwriting Limited will act as agent for the receipt of customer money and handling premium refunds.

In the event that the insurer, AWP P&C SA is unable to pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk.

Governing Law and Language

United Kingdom law allows the parties to choose the law applicable to the contract. You agree that;

- this Policy will be governed and interpreted in accordance with the law of England and Wales and only the English Courts will have jurisdiction in any dispute; and
- communication of and in connection with this Policy shall be in the English language.

Further Information

You should read the Validation Certificate and Terms and Conditions carefully to ensure that the insurance fully meets your requirements. It gives you full details of what is and is not covered and the conditions of the cover.

If you have any queries or require any information about this travel insurance contact Customer Services on 0333 999 3140 (within UK) and +44 333 999 3140 (from overseas).