

# Sheilas' Wheels

## Travel Insurance Summary



*Sheilas' Wheels*

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The following document is only a brief overview of the main policy wording and does not form part of the policy. You should read the Travel Insurance policy wording itself for the full terms and conditions and exclusions.

We will give you a single trip policy or an annual trip policy which is a 12 month contract, that is annually renewable in accordance with the general conditions applying to this policy.

You should review and update your policy cover to ensure it remains adequate.

If there is anything you do not understand, you should call Sheilas' Wheels Travel Insurance Sales and Support Team on **0345 604 3563** or email **sheilaswheelsservice@hoodtravel.co.uk**

Lines are open 8am-7pm Monday to Friday, 9am-5pm on Saturday. Call charges may vary. Calls may be monitored and recorded.

## 1. Insurance Cover Providers

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- Sections 1-14 and 17-23 of your Sheilas' Wheels Travel Insurance policy are underwritten by AWP P&C SA and are administered in the UK by Allianz Global Assistance.
- Section 15 - Financial failure cover is underwritten by certain underwriters at Lloyd's and provided by International Passenger Protection Limited.
- Section 16 - Gadget cover is underwritten by AmTrust Europe and administered by Taurus Insurance Services Limited.

## 2. Summary of Cover

The following is a summary of the main cover limits available under each of the cover levels available. It includes optional sections of cover for which an additional premium will need to be paid for cover to apply. The cover level and additional cover sections you have chosen will be shown on your policy schedule.

Cover	Essential Limit (Up To)	Excess	Classic Limit (Up To)	Excess	Extra Limit (Up To)	Excess
1. Cancellation or curtailment	£3,000	£100	£5,000	£50	£7,500	£25
2. Emergency medical and associated expenses	£10 million	£100	£15 million	£50	£20 million	£25
• In-patient benefit	£20/day, max £500	Nil	£25/day, max £1,500	Nil	£50/day, max £2,000	Nil
• Transport and accommodation	Reasonable costs	£100	Reasonable costs	£50	Reasonable costs	£25
• Dental	£150	Nil	£500	Nil	£750	Nil
• Funeral expenses	£3,000	£100	£4,500	£50	£7,000	£25
• Ashes/remains	£7,000	£100	£7,000	£50	£7,000	£25
• Excursions	£150	£100	£150	£50	£150	£25
• Expenses within home country	£5,000	£100	£10,000	£50	£15,000	£25
3. Loss of travel documents	£150	Nil	£200	Nil	£250	Nil
4. Delayed personal possessions	£200 (£50/12 hrs)	Nil	£500 (£100/12 hrs)	Nil	£750 (£150/12 hrs)	Nil
5. Personal possessions	£1,500	£100	£2,000	£50	£2,500	£25
• Single item, pair or set	£150		£500		£500	
• Valuables limit	£150		£500		£500	
• Tobacco, alcohol, fragrances limit	£50		£50		£50	
6. Personal money	£250	£100	£500	£50	£750	£25
• Cash limit (age 18 or over)	£150		£300		£500	
• Cash limit (age 17 or under)	£50		£75		£100	
7. Personal accident		Nil		Nil		Nil
• Death (age 18-65 inclusive)	£7,500		£30,000		£40,000	
• Death (age 17 or under)	£2,500		£5,000		£7,500	
• Death (age 66 or over)	No cover		£2,500		£2,500	
• Permanent loss	£10,000		£30,000		£50,000	
• Physical disablement (age 65 or under)	£10,000		£30,000		£50,000	
• Physical disablement (age 66 or over)	No cover		No cover		No cover	
8. Missed departure	£300	£100	£800	£50	£1,000	£25
9. Delayed departure						
• Delay	£250 (£25/12hrs)	Nil	£300 (£30/12 hrs)	Nil	£500 (£50/12 hrs)	Nil
• Abandonment	£3,000 (after 24 hrs)	£100	£5,000 (after 24 hrs)	£50	£7,500 (after 24 hrs)	£25
10. Personal liability	£2 million	£100	£2 million	£50	£2 million	£25
11. Legal expenses	£15,000	£100	£50,000	£50	£50,000	£25
12. Pet care	£250 (£25/24 hrs)	Nil	£500 (£50/24 hrs)	Nil	£750 (£75/24 hrs)	Nil
13. Hijack and mugging cover						
• Hijack	£1,000 (£100/24 hrs)	Nil	£1,500 (£150/24 hrs)	Nil	£2,000 (£200/24 hrs)	Nil
• Mugging	£150	Nil	£1,000	Nil	£1,500	Nil
14. Catastrophe cover	£3,000	Nil	£5,000	Nil	£7,500	Nil
15. Withdrawal of services	£125 (£25 / 24 hrs)	Nil	£150 (£30 / 24 hrs)	Nil	£250 (£50 / 24 hrs)	Nil
16. Financial failure cover						
• Scheduled airline	£2,500	Nil	£2,500	Nil	£2,500	Nil
• End supplier	No cover	N/A	No cover	N/A	£2,500	Nil



Additional Cover (Additional Premium Needed)	Essential Limit (Up To)	Excess	Classic Limit (Up To)	Excess	Extra Limit (Up To)	Excess
<b>17. Gadget cover</b>						
• Theft, accidental/malicious damage or loss (single article limit)	£1,000 (£500)	£100	£2,000 (£750)	£50	£3,000 (£1,000)	£25
• Unauthorised usage	£1,000	Nil	£1,000	Nil	£1,000	Nil
<b>18. Winter sports cover</b>						
• Ski pack	£15/day, max £300	Nil	£20/day, max £400	Nil	£25/day, max £500	Nil
• Delayed ski equipment	£15/day, max £300	Nil	£20/day, max £400	Nil	£25/day, max £500	Nil
• Ski equipment (own) (single item limit)	£500 (£250)	£100	£750 (£500)	£50	£1,000 (£500)	£25
• Ski equipment (hired)	£150	£100	£500	£50	£750	£25
• Piste closure	£15/day, max £300	Nil	£20/day, max £400	Nil	£25/day, max £500	Nil
• Avalanche	£15/day, max £300	Nil	£20/day, max £400	Nil	£25/day, max £500	Nil
• Continued physiotherapy	£150	Nil	£350	Nil	£500	Nil
<b>19. Golf cover</b>						
• Golf equipment (single article limit)	£1,000 (£250)	£100	£1,500 (£375)	£50	£2,000 (£500)	£25
• Golf equipment hire	£25/day, max £250	Nil	£40/day, max £400	Nil	£50/day, max £500	Nil
• Green fees	£25/day, max £250	Nil	£40/day, max £400	Nil	£50/day, max £500	Nil
<b>20. Wedding cover</b>						
• Wedding rings	£500	£100	£750	£50	£1,000	£25
• Wedding gifts (single article limit) (cash limit)	£500/couple (£250) (£150)	£100	£1,000/couple (£500) (£150)	£50	£1,500/couple (£750) (£150)	£25
• Wedding attire	£1,000	£100	£1,500	£50	£2,000	£25
• Wedding photographs/video	£500	£100	£750	£50	£1,000	£25
<b>21. Cruise cover</b>						
• Cabin confinement	£50/day, max £250	Nil	£75/day, max £375	Nil	£100/day, max £500	Nil
• Excursions	£300	£100	£500	£50	£750	£25
• Cruise itinerary change	£50/port, max £500	Nil	£75/port, max £750	Nil	£100/port, max £1,000	Nil
• Increased personal possessions	£2,500	£100	£3,000	£50	£3,500	£25
- Single item, pair or set	£400		£500		£750	
- Valuables limit	£500		£500		£500	
- Tobacco, alcohol, fragrances	£50		£50		£50	
<b>22. Vehicle hire excess waiver</b>						
• Excess/deposit charged	£2,000	Nil	£2,000	Nil	£2,000	Nil
• Roof of the vehicle	£600	Nil	£600	Nil	£600	Nil
• Windows or windscreen	£800	Nil	£800	Nil	£800	Nil
• Undercarriage	£500	Nil	£500	Nil	£500	Nil
• Tyres (for replacement)	£100 each tyre or	Nil	£100 each tyre or	Nil	£100 each tyre or	Nil
• Tyres (for repair)	£50 each tyre	Nil	£50 each tyre	Nil	£50 each tyre	Nil
<b>23. Business cover</b>						
• Replacement business associate	£1,000	Nil	£1,500	Nil	£2,000	Nil
• Business equipment (single article limit)	£1,500 (£250)	£100	£2,250 (£500)	£50	£3,000 (£1,000)	£25
• Business money (cash limit)	£500 (£300)	£100	£500 (£300)	£50	£500 (£300)	£25

## Notes

### Journey limits (annual multi-trip cover only)

Annual multi-trip cover is for short trips of 31 days (Essential cover), 45 days (Classic cover), 62 days (Extra cover) or less per trip only. There is absolutely no cover offered by this policy whatsoever for trips which are longer than these limits per trip. This would include not insuring **you** for any part of a trip that is longer than these limits in duration.

### Excess

**You** will not have to pay an **excess** if the additional premium has been paid for **excess** waiver and this is shown on **your** policy schedule.

### 3. Significant Features and Benefits

These are the main restrictions and exclusions that apply to your Sheilas' Wheels Travel Insurance Policy. Please read your policy wording and your schedule for full details.

Important information about pre-existing medical conditions	Significant exclusions or limitations	Policy section
<p>Your policy does not cover directly or indirectly related claims arising from the following, if in the 12 months before taking out this insurance, you:</p> <ul style="list-style-type: none"> <li>• have been prescribed medication;</li> <li>• have received treatment or attended a medical practitioner for any medical condition;</li> <li>• have attended a hospital or clinic as an out-patient or in-patient;</li> <li>• have been referred for tests, investigations, treatment, surgery or are awaiting results;</li> <li>• have been diagnosed as having a terminal illness</li> </ul> <p style="text-align: center;"><b>Unless</b></p> <p>the condition(s) has/have been declared to us and we have confirmed cover in writing.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> <li>• Any claim unless you are fit to travel and able to undertake your planned journey.</li> <li>• Any claim if you travel against the advice of a doctor or where you would have been if you had sought their advice before beginning your journey.</li> <li>• Any claim if you know you will need medical treatment or consultation at any medical facility during your journey.</li> <li>• Any claim if you had any undiagnosed symptoms for which you were awaiting investigations or consultations or the results of investigations and where the underlying cause had not been established.</li> <li>• Any claim if you are travelling specifically for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment.</li> </ul>	<p>Health declaration and health exclusions.</p>
Significant features and benefits (benefits are per person unless otherwise stated)	Significant exclusions or limitations	Policy section
<p><b>Cancellation and curtailment</b> We will pay up to the amount shown in your summary of cover 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 Wording.</p>	<p>Cover is not provided for:</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>• Any claim caused by anything the company providing your transport or accommodation, their agents or any person acting for you or your conference organiser is responsible for.</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>	<p>1</p>
<p><b>Emergency medical and associated expenses</b> We will pay up to the amount shown in your summary of cover if you are taken into hospital or you need to come home early or extend your journey because of illness or accident.</p>	<p>Cover is not provided for:</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 UK motorcycle driving licence and crash helmets are worn.</li> <li>• Medical expenses in your home country.</li> </ul>	<p>2</p>
<p><b>In-patient benefit</b> We will pay up to the amount shown in your summary of cover if you are admitted to hospital as an in-patient during your journey, to pay for meals, phone calls and travel.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> <li>• As Emergency medical and associated expenses above.</li> </ul>	<p>2</p>
<p><b>Loss of travel documents</b> We will pay up to the amount shown in your summary of cover for transport and accommodation costs to get temporary travel documents, and the equivalent value of the remaining period of the travel documents if they are lost or stolen on your journey.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> <li>• Any claim if you do not get a confirmation of the replacement travel documents costs from the consulate.</li> </ul>	<p>3</p>
<p><b>Delayed personal possessions</b> We will pay up to the amount shown in your summary of cover to purchase essential items if your personal possessions are delayed for more than 12 hours on your outward journey.</p>	<p>Cover is not provided for:</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>	<p>4</p>

Significant features and benefits (benefits are per person unless otherwise stated)	Significant exclusions or limitations	Policy section
<p><b>Personal possessions</b> We will pay up to the amount shown in your summary of cover if your personal possessions are damaged lost or stolen on your journey. Single item and valuable limits apply. A deduction may be made for wear, tear and loss of value.</p>	<p>Cover is not provided for:</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>• 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> <li>• Personal money.</li> <li>• Gadgets.</li> </ul>	5
<p><b>Personal money</b> We will pay up to the amount shown in your summary of cover if your personal money is lost or stolen on your journey. Cash limits apply while cash is carried on you, whether jointly owned or not. Reduced cash limits also apply if you are 17 or under.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> <li>• Any claim not supported by a police report.</li> <li>• Any claim unless you provide currency exchange receipts showing the amount.</li> <li>• Loss or theft of personal money unless it is on your person, locked in a safe or safety deposit box, or locked in your accommodation.</li> </ul>	6
<p><b>Personal accident</b> We will pay up to the amount shown in your summary of cover if following an accident during your journey, your injuries lead to death, total loss of sight / limb or permanent disability. An accident must be caused by something external and visible.</p> <p>The amount payable for death is reduced if you are aged 17 or under and 65 or over. See policy for full details.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> <li>• Anything caused by an illness.</li> <li>• Suicide.</li> <li>• Any claim for permanent physical disability if you are aged 66 or over at the time of the accident.</li> <li>• Any claim arising more than one year after the original accident.</li> </ul>	7
<p><b>Missed departure</b> We will pay up to the amount shown in your summary of cover 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>Cover is not provided for:</p> <ul style="list-style-type: none"> <li>• Any claim unless you get a letter from the transport provider confirming the delay or get confirmation from the authority who attended the accident or breakdown.</li> </ul>	8
<p><b>Departure delay</b> If your departure is delayed because of reasons listed in the policy document by more than 12 hours we will pay up to the amount shown in your summary of cover for each 12 hour period you are delayed. Alternatively we will pay for abandoning your journey if you choose to cancel your holiday after a 24 hour delay before you leave your home country.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> <li>• Any claim unless you get a letter from the transport provider confirming the delay.</li> <li>• Anything caused by you not checking in when you should have done.</li> <li>• Any delay which was announced before you bought your policy or travel tickets.</li> </ul>	9
<p><b>Personal liability</b> We will pay up to the amount shown in your summary of cover for 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>Cover is not provided for:</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> <li>• Bodily injury suffered by you, your relative or travelling companion.</li> </ul>	10
<p><b>Legal expenses</b> We will pay up to the amount shown in your summary of cover to take legal action for compensation as a result of your death, illness or injury during your journey. You must pay this amount back out of any compensation you receive.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> <li>• Any costs not agreed by us.</li> <li>• Any claim against a travel agent, tour operator, carrier or us.</li> <li>• Any claim not notified to us within 90 days.</li> </ul>	11

Significant features and benefits (benefits are per person unless otherwise stated)	Significant exclusions or limitations	Policy section
<p><b>Pet care</b> We will pay up to the amount shown in your summary of cover for extra kennel or cattery fees if you are delayed in returning home because of death injury or illness or there is a delay to the public transport you are using.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> <li>Any claim following public transport delays unless you get a letter from the transport provider confirming the delay.</li> <li>Any claim following death, injury or illness unless authorised by us.</li> </ul>	12
<p><b>Hijack and mugging cover</b> We will pay up to the amount shown in your summary of cover if:</p> <ul style="list-style-type: none"> <li>you are hijacked during your journey; and/or</li> <li>you are hospitalised following a mugging during your journey.</li> </ul>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> <li>Any claim for hijack unless you get a letter from the transport provider confirming the hijack.</li> <li>Any claim for a mugging not supported by a police report.</li> </ul>	13
<p><b>Catastrophe</b> We will pay up to the amount shown in your summary of cover for:</p> <ul style="list-style-type: none"> <li>extra transport and accommodation</li> <li>extended missed departure cover</li> <li>extended delayed departure cover</li> </ul> <p>if a natural catastrophe affects your journey plans.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> <li>A natural catastrophe that occurred before the date your policy or travel tickets for your journey were bought.</li> <li>Extra transport or accommodation costs that are of a higher standard than those originally booked.</li> <li>Any claim not covered under the missed departure or delayed departure sections of the policy (except for the exclusion relating to natural catastrophe).</li> </ul>	14
<p><b>Withdrawal of services</b> We will pay up to the amount shown in your summary of cover if your journey accommodation is left without gas, electricity or water for more than 48 hours during your journey.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> <li>Compensation you can get back from the accommodation provider, tour operator or any where else..</li> <li>Claims as a result of strike action that was announced before your policy or travel tickets for your journey were issued.</li> </ul>	15
<p><b>Financial failure cover</b> We will pay up to the amount shown in your summary of cover if:</p> <ul style="list-style-type: none"> <li>the scheduled airline you are booked with goes into financial failure before or during your journey; and (where Extra cover has been purchased)</li> <li>the end supplier of the travel arrangements you booked goes into financial failure before or during your journey.</li> </ul>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> <li>Any financial failure which is, or which any prospect of financial failure is known by you or publicly at the date .</li> <li>Any travel arrangements not booked within the UK Channel Islands or Ireland prior to departure.</li> <li>Financial failure of any travel agent, tour organiser, booking agent or consolidator with whom you booked your travel arrangements.</li> </ul>	16
<p><b>Additional cover</b></p>		
Significant features and benefits (benefits are per person unless otherwise stated)	Significant exclusions or limitations	Policy section
<p><b>Gadget cover</b> Cover only applies when the additional premium has been paid and this is shown on your policy schedule.</p>		17
<p><b>Gadget cover</b> We will pay up to the amount shown in your summary of cover if the following events occur to your gadget during your journey:</p> <ul style="list-style-type: none"> <li>accidental damage</li> <li>theft</li> <li>malicious damage</li> <li>loss</li> <li>unauthorised usage</li> </ul>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> <li>Loss where the circumstances cannot be clearly identified i.e. where you are unable to confirm the time and place of the loss.</li> <li>Any claim involving theft unless reported to the appropriate local police authorities and the network within 24 hours of discovering the incident.</li> <li>Theft of the gadget from the person unless force or threat of violence or pickpocket is used.</li> <li>Any loss, theft or accidental damage of the gadget left as checked in baggage.</li> <li>Theft of the gadget from an unoccupied premise or vehicle whilst on a journey, unless there is evidence of violent and forcible entry to the premises or vehicle.</li> <li>Loss, theft or accidental damage to the gadget whilst in the possession of a third party other than a relative.</li> <li>Repair or other costs for repairs carried out by anyone not authorised by us.</li> <li>Cosmetic damage only, that has no effect to the functionality of the gadget.</li> <li>Any unauthorised use unless it occurs within 24 hours of discover of the loss or theft.</li> </ul>	17

Additional cover		
Significant features and benefits (benefits are per person unless otherwise stated)	Significant exclusions or limitations	Policy section
<p><b>Winter sports</b> Cover only applies when the additional premium has been paid and this is shown on your policy schedule.</p>	<ul style="list-style-type: none"> <li>Annual multi-trip policies will only provide up to 17 days winter sports cover during the period of insurance when the appropriate premium has been paid.</li> </ul>	18
<p><b>Ski pack</b> We will pay up to the amount shown in your summary of cover in total for your ski pack costs that have been paid if:</p> <ul style="list-style-type: none"> <li>you cancel or cut short your journey;</li> <li>you cannot ski because of an injury or illness during your journey.</li> </ul>	<p>Cover is not provided for:</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>Any claim caused by anything the company providing your transport or accommodation, their agents or any person acting for you or your conference organiser is responsible for.</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 or you are unable to ski because of your injury/illness.</li> </ul>	18
<p><b>Delayed ski equipment</b> We will pay up to the amount shown in your summary of cover to purchase essential items if your ski equipment is delayed for more than 12 hours on your outward journey.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> <li>Any claim if you do not get a letter from the carrier confirming the delay.</li> <li>Any claim if you do not provide receipts for the hired equipment.</li> </ul>	18
<p><b>Ski equipment</b> We will pay up to the amount shown in your summary of cover for ski equipment you own or hire that is damaged lost or stolen on your journey.  A single item limit applies. A deduction may be made for wear, tear and loss of value.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> <li>Any claim for theft not supported by a police report.</li> <li>Ski equipment unless you take reasonable precautions to protect it.</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>	18
<p><b>Piste closure</b> We will pay up to the amount shown in your summary of cover if you cannot ski at your pre-booked ski resort because the ski lifts and ski schools are closed due to adverse weather conditions.</p>	<p>Cover is not provided for:</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>	18
<p><b>Avalanche closure</b> We will pay up to the amount shown in your summary of cover in total for extra accommodation and transport costs to get you to your destination or back home because of an avalanche in your resort.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> <li>Any claim if you do not get a letter from the relevant authority confirming the avalanche.</li> </ul>	18
<p><b>Continued physiotherapy</b> We will pay up to the amount shown in your summary of cover in total for costs to continue physiotherapy treatment in your home country for an injury sustained whilst taking part in winter sports during your journey.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> <li>Any claim unless we have already agreed to pay costs under section 2 Emergency medical and associated expenses.</li> </ul>	18
<p><b>Golf cover</b> Cover only applies when the additional premium has been paid and this is shown on your policy schedule.</p>		19
<p><b>Golf equipment</b> We will pay up to the amount shown in your summary of cover for golf equipment you own or hire that is damaged lost or stolen on your journey. A single item limit applies and a deduction may be made for wear, tear and loss of value.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> <li>Any claim for theft not supported by a police report.</li> <li>Golf equipment unless you take reasonable precautions to protect it.</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>	19
<p><b>Delay of golf equipment</b> We will pay up to the amount shown in your summary of cover to purchase essential items if your golf equipment is delayed for more than 12 hours on your outward journey.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> <li>Any claim if you do not get a letter from the carrier confirming the delay.</li> <li>Any claim if you do not provide receipts for the hired equipment.</li> </ul>	19



Additional cover		
Significant features and benefits (benefits are per person unless otherwise stated)	Significant exclusions or limitations	Policy section
<p><b>Loss of green fees</b> We will pay up to the amount shown in your summary of cover in total for your green fees costs that have been paid if:</p> <ul style="list-style-type: none"> <li>• you cancel or cut short your journey;</li> <li>• you cannot play golf because of an injury or illness during your journey.</li> </ul>	<p>Cover is not provided for:</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>• Any claim caused by anything your travel provider, their agents or any person acting for you is responsible for.</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 or you are unable to use your green fees because of your injury / illness.</li> </ul>	19
<p><b>Wedding cover</b> Cover only applies when the additional premium has been paid and this is shown on your policy schedule.</p>		20
<p><b>Wedding rings, wedding gifts, wedding attire</b> We will pay up to the amount shown in your summary of cover for wedding rings, wedding gifts or wedding attire that are damaged lost or stolen on your journey. A deduction may be made for wear, tear and loss of value.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> <li>• Any claim for theft not supported by a police report.</li> <li>• Any claim unless you take reasonable precautions to protect your items.</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>	20
<p><b>Wedding photos / videos</b> We will pay up to the amount shown in your summary of cover to reprint the photos /replace the video for reasons shown in the policy.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> <li>• Any claim unless you get written confirmation from the photographer of the reason for their non-attendance.</li> </ul>	20
<p><b>Cruise cover</b> Cover only applies when the additional premium has been paid and this is shown on your policy schedule.</p>		21
<p><b>Cruise cover</b> We will pay up to the amount shown in your summary of cover for:</p> <ul style="list-style-type: none"> <li>• cabin confinement (on medical advice);</li> <li>• loss of excursions (for medical reasons);</li> <li>• cruise itinerary changes;</li> <li>• increased personal possessions cover.</li> </ul>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> <li>• Claims for both cabin confinement and in-patient benefit relating to the same reason.</li> <li>• Any claims under Increased personal possessions that would be excluded under Personal possessions section 5.</li> </ul>	21
<p><b>Vehicle hire excess waiver</b> Cover only applies when the additional premium has been paid and this is shown on your policy schedule.</p>		22
<p><b>Vehicle hire excess waiver</b> We will pay up to the amount shown in your summary of cover for the excess applied to your vehicle hire insurance.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> <li>• Any claim where you have not followed the terms of your rental agreement.</li> <li>• The actual cost of damage to the insured vehicle.</li> </ul>	22
<p><b>Business cover</b> Cover only applies when the additional premium has been paid and this is shown on your policy schedule.</p>		23
<p><b>Replacement business associate</b> We will pay up to the amount shown in your summary of cover in total for a business associate to take your place on a business trip because you have to cancel or cut short your journey.</p>	<p>Cover is not provided for:</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>• Costs we have not agreed to.</li> <li>• Claims where the cause of cancellation / cutting short is not covered under Cancellation or curtailment charges Section 1.</li> </ul>	23
<p><b>Business equipment</b> We will pay up to the amount shown in your summary of cover if your business equipment that is damaged lost or stolen on your journey. Single item limits apply. A deduction may be made for wear, tear and loss of value.</p>	<p>Cover is not provided for:</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 business premises, accommodation or the luggage compartment of a motor vehicle.</li> <li>• Electrical business equipment carried in suitcases.</li> <li>• Items five or more years old.</li> </ul>	23
<p><b>Business money</b> We will pay up to the amount shown in your summary of cover if your business money is lost or stolen on your journey. Cash limits apply while cash is carried on you, whether jointly owned or not.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> <li>• Any claim not supported by a police report.</li> <li>• Any claim unless you provide currency exchange receipts showing the amount.</li> <li>• Loss or theft of business money unless it is on your person, locked in a safe or safety deposit box, or locked in your accommodation.</li> </ul>	23

Significant features	What is not covered	Policy section
<b>Excess</b>	<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 for each person insured, for each section of the policy, for each incident. The amount of the excess is shown in your summary of cover.</li> </ul>	1, 2, 5, 6, 8, 9, 10, 11, 17, 18, 19, 20, 21 and 23
<b>Consequential loss</b>	<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
<b>Residency</b>	<ul style="list-style-type: none"> <li>The policy is only available to residents of the United Kingdom, Channel Islands or the Isle of Man.</li> </ul>	Conditions
<b>Trip limit</b>	<p><b>For single trip policies</b></p> <ul style="list-style-type: none"> <li>The policy can be purchased for trips up to 180 days duration (reduced to 90 days if you are aged 66 and 75 inclusive or 62 day if aged 76 or over at the date of policy issue).</li> </ul> <p><b>For annual multi-trip policies</b></p> <ul style="list-style-type: none"> <li>The policy does not cover any part of a trip that is longer than 31 days duration (Essential cover), 45 days (Classic cover) 62 days (Extra cover).</li> </ul>	Definition of words
<b>Age limits</b>	<p><b>For single trip policies</b></p> <ul style="list-style-type: none"> <li>Single trip policies are only available to persons aged 79 or under at the date the policy is issued.</li> </ul> <p><b>For annual multi-trip policies</b></p> <ul style="list-style-type: none"> <li>Annual multi-trip policies are only available to persons aged 79 or under at the date the start date of the policy.</li> </ul>	Conditions

## 4. Cancellation Rights

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

You can contact Sheilas' Wheels Travel Insurance Sales and Support Team by calling **0345 604 3563** or emailing [sheilaswheelsservice@hoodtravel.co.uk](mailto:sheilaswheelsservice@hoodtravel.co.uk)

If during this 14 day period you have travelled, made a claim or intend to make a claim then we can 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 you will receive no refund.

Lines are open 8am-7pm Monday to Friday, 9am-5pm on Saturday. Call charges may vary. Calls may be monitored and recorded.

## 5. Making a Claim

- For claims under sections 1-15 and 18-23**

Visit: [www.azgatravelclaims.com](http://www.azgatravelclaims.com) Phone: **0345 604 3573**,

Write to: Sheilas' Wheels Travel Insurance claims department, PO Box 451, Feltham, TW13 9EE or

Email: [sheilaswheels@allianz-assistance.co.uk](mailto:sheilaswheels@allianz-assistance.co.uk)

**If Emergency medical assistance is required**

Phone: **UK +44 (0)20 8763 4899** Fax: **UK +44 (0)20 8603 0204** Email: [medical@allianz-assistance.co.uk](mailto:medical@allianz-assistance.co.uk)

**If Legal assistance is required**

Phone: **UK +44 (0)1455 896174**

- For claims under section 16 - Financial failure cover**

Visit: [www.ipplondon.co.uk](http://www.ipplondon.co.uk)

Phone: **+44 20 8776 3752** Fax: **+44 20 8776 3751**

Write to: IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR UK. Email: [info@ipplondon.co.uk](mailto:info@ipplondon.co.uk)

- For claims under section 17 - Gadget cover**

Phone: **0330 880 1761** Email: [swheels.tiga@taurus.gi](mailto:swheels.tiga@taurus.gi) or

Write to: Taurus Insurance Services Limited, Suite 2209-2217 Eurotowers, Europort Road, Gibraltar

Call charges may vary. Calls may be monitored and recorded.

## 6. Making a Complaint

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- **For complaints relating to Medical assistance or claims under sections 1-15 and 18-23**

In the first instance

Write to: Sheilas' Wheels Travel Insurance Claims, Customer Service, 102 George Street, Croydon, CR9 6HD

Phone: **020 8603 9853** Email: **customersupport@allianz-assistance.co.uk**

- **For complaints relating to Financial failure claims under section 16**

In the first instance, please write to:

Write to: The Customer Services Manager, IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR Fax:

**020 8776 3751** Email: **info@iplondon.co.uk**

Having followed the above procedure, if **you** are not satisfied with the response **you** may

Write to: Complaints Team, Lloyd's, One Lime Street, London EC3N 7HA

Email: **complaints@lloyds.com** Visit: **www.lloyds.com/complaints**

- **For complaints relating to Gadget cover claims under section 17**

In the first instance

Write to: Taurus Insurance Services Limited, Suite 2209-2217 Eurotowers, Europort Road, Gibraltar

Phone: **0330 880 1761** Email: **gadget.complaints@taurus.gi**

- **For all other complaints, including complaints about the sale of any section of this policy**

In the first instance, please

Write to: Sheilas' Wheels Travel Insurance Complaints Team, 1st Floor Maitland House, Warrior Square, Southend-on-Sea, Essex SS1 2JY

Phone: **0345 604 3563** Email: **sheilaswheelsservice@hoodtravel.co.uk**

If you are not satisfied with our response you can refer the matter to the UK Financial Ombudsman Service for independent arbitration. Write to: Financial Ombudsman Service, Exchange Tower, London E14 9SR,

Phone: **0800 023 4567** or **0300 123 9 123** or Email: **complaint.info@financial-ombudsman.org.uk**

Call charges may vary. Calls may be monitored and recorded.

## 7. Financial Services Compensation Scheme (FSCS)

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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, call **0800 678 1100** or **020 7741 4100**, or visit their website **www.fscs.org.uk**.

## 8. Governing Law

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Unless agreed otherwise, English law will apply and all communications and documentation in relation to your policy will be in English. In the event of a dispute concerning your policy the English courts shall have exclusive jurisdiction.

**THIS IS THE END OF THE POLICY SUMMARY**

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

Call: **0345 604 3563** or email: **sheilaswheelsservice@hoodtravel.co.uk**

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

Sheilas' Wheels Travel Insurance is sold and administered by Hood Travel Limited, registered in England No. 08318836 at 1st Floor Maitland House, Warrior Square, Southend-on-Sea, Essex, SS1 2JY. Hood Travel Limited is authorised and regulated by the Financial Conduct Authority under Financial Services Register no. 597211.

**Sections 1-14 and 17-23** of Sheilas' Wheels Travel Insurance are underwritten by AWP P&C SA and administered in the UK by Allianz Global Assistance. Allianz Global Assistance is a trading name of AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD. AWP Assistance UK Ltd are authorised and regulated by the Financial Conduct Authority.

AWP P&C SA is duly authorised in France and the United Kingdom and subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority. Allianz Global Assistance acts as an agent for AWP P&C SA for the receipt of customer money, settling claims and handling premium refunds.

Hood Travel Limited acts as an agent for AWP P&C SA for the receipt of customer money and handling premium refunds.

**Section 16** of Sheilas' Wheels Travel Insurance is underwritten by certain underwriters at Lloyd's and is administered by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR United Kingdom.

International Passenger Protection Limited and certain underwriters at Lloyd's are authorised and regulated by the Financial Conduct Authority.

**Section 17** of Sheilas' Wheels Travel Insurance is arranged and claims administered by Taurus Insurance Services Limited (Taurus) an insurance intermediary licensed and authorised in Gibraltar by the Financial Services Commission under Licence Number FSC00757B and authorised by the Financial Conduct Authority in the UK under registration number 444830.

The insurer AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Financial Services Register number 202189. A Member of the Association of British Insurers. Registered in England No. 1229676. Registered address: Market Square House, St James's Street, Nottingham NG1 6FG.

Am Trust Europe Limited have entered into a Binding Authority Contract No. WUKGAD148030 with Taurus, which authorises Taurus to issue insurance on their behalf.