

Policy Summary – Kinsure

Annual insurance for Insured Persons making emergency trips to Close Relatives &/or Additional Members living outside of the Insured person's country of residence

The information provided in this policy summary is key information you should read

This Policy Summary does not contain the full terms and conditions of your Kinsure policy

The underwriter is LAMP Insurance Company Limited who are licensed by the Chief Executive of the Financial Services Commission of Gibraltar under the Insurance Companies Ordinance

This policy is valid for 12 months and is renewable annually

Significant Features and Benefits	Significant and Unusual Exclusions or Limitations
<p>This policy provides cover against ...</p> <p>An insured person making an unscheduled return journey to the country of residence of a close relative and/or additional member following an accident or the sudden and unexpected onset of serious illness or the sudden and unexpected death or imminent demise of the close relative and/or additional member during the period of insurance</p>	<p>This policy does not provide cover for ...</p> <p>Any pre-existing condition Close Relative and/or Additional Member exceeding the age limit (75 years) Any trip not undertaken within 1 month of insured event occurring Any illness arising within first 3 months of policy commencement date War and Terrorism Any claim if We have not been contacted or not following Our instructions</p>

The Policy is a complex document and contains a large number of specific terms relevant in specific circumstances, depending on the nature of the risks being insured. The policy may also contain warranties describing actions that you must take or avoid for any cover to operate

Claims

What to do when an insured event happens:

Telephone Us – +44 1444 444 951

Emergency Assistance on +33 141 61 19 15

You must do this immediately.

If you cannot contact Us immediately, you must do so as soon as possible, however, not contacting Us, or not following their instructions, could affect your claim. We must agree, beforehand, any emergency travel expenses.

When calling Us for help, please provide the following information.

- The name of the insured person.
- The phone number you are calling from.
- The name and phone number of the doctor or hospital.
- The policy number (shown on your schedule) and your name.
- The nature of the emergency.

After notifying Us please download a Claim Form from www.kinsure.com or telephone Us to obtain a Claim Form and return the completed Claim Form, supporting documentation and a copy of your Certificate of Insurance to: Kinsure Claims Service, Chester House, Harlands Road, Haywards Heath, West Sussex, RH16 1LR. Telephone + (44) 1444 451752

Please remember that it is always advisable to retain copies of all documents when submitting your Claim Form.

Complaints Procedure

Any enquiry or complaint that you may have should in the first instance be addressed to the broker who arranged this cover for you. Please quote your Certificate number in all correspondence so that your complaint may be dealt with speedily.

If you are still unhappy with any issue connected with the handling of your insurance policy or claim then you should direct your enquiry to the Director of Healthcare and SFR of LAMP Services Limited, Chester House, Harlands Road, Haywards Heath, West Sussex, RH16 1LR. In the event you are still dissatisfied then you may be able to refer to The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

Tel: 0845 080 1800. Further information is available from them.

Additional information if you are a retail customer

Cancellation of this policy

You may cancel the policy within 14 days of the inception of the contract or 14 days from when you receive the policy document, although we reserve our rights on refunding any premium if you have made a claim on this policy. To exercise your right to cancel, contact the Broker who arranged this cover for you.

Compensation

LAMP Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event that it cannot meet its obligations. The FSCS will meet the first £2,000 of your claim in full plus 90% of the balance without any upper limit. Further details can be obtained from www.fscs.org.uk.