

## 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 Brit Insurance Limited

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 journey from 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 Exceeding the age limit War and Terrorism Engaging in or practising for the following sports and activities: aqua-lung diving, cave diving, racing of any kind other than on foot, solo mountain climbing, hunting, polo, point-to-point, steeple-chasing or horse-racing of any kind, parachuting, quad-biking, bungee jumping, flying or taking part in other aerial activities except whilst travelling as a fare-paying passenger on a licensed airline, boxing, wrestling, karate and any form of martial arts or unarmed combat, professional sport, or, yachting outside territorial waters Any claim if Kinsure have not been contacted or not following Kinsure's 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 Kinsure –

Emergency Assistance on + (44) 1243 621 065 Fax + (44) 1243 773 169

You must do this immediately.

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

When calling Kinsure 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 Kinsure please download a Claim Form from [www.kinsure.com](http://www.kinsure.com) or telephone Kinsure Claims 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, P O Box 127, Chichester, West Sussex PO18 8WQ Tel: + (44) 1243 621 013 Fax: + (44) 1243 790 265

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 Contract and 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 Compliance Officer of Brit Insurance Limited, 55 Bishopsgate, London EC2N 3AS

Tel: 020 7929 2893 Fax: 020 7626 0371

In the event of contacting Brit Insurance Limited 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

Brit Insurance 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](http://www.fscs.org.uk).