

ABOUT YOUR INSURANCE TRAVEL INSURANCE POLICY

Scheme Reference: Debenhams/14Q49, 14Q50

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 policy has been arranged on behalf of Debenhams by ROCK Insurance Group. ROCK Insurance Group is a trading style of Rock Insurance Services Limited, who is authorised and regulated by the Financial Conduct Authority (FCA). ROCK's FCA registration number is 300317. You can check the regulatory status of ROCK by visiting <http://www.fca.org.uk/register> or by telephoning 0800 111 6768.

Debenhams is a trademark of Debenhams Retail PLC, a company registered in England and Wales (registration company number 00083395). Debenhams Retail PLC is an Appointed Representative of Rock Insurance Services Limited.

Insurer

This policy has been arranged by ROCK Insurance Group. ROCK Insurance Group is a trading style of Rock Insurance Services Limited on behalf of Debenhams through two different insurers as follows:

Section A - Your Travel Policy by SOLID Försäkringar

Section B - Optional Gadget Cover by Jubilee Insurance, Lloyd's Syndicate 5820

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.

Statement of Demands and Needs

This policy will suit the demands and needs of an individual or group of people (where applicable) 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 within this policy wording.

This policy will cover certain pre-existing medical conditions contained within the waived conditions list. However if the pre-existing condition is not listed in the waived conditions, then you will need to 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.

Eligibility requirements

The levels of cover and excesses that apply are set out in the Summary of Cover contained in the Policy Document. Certain Sections of your Policy carry an excess which means that you have to pay the first sum per person, per incident if you claim. The excess amount varies according to the Section you are claiming under. The table below sets out the significant benefits and exclusions of your Policy. The policy includes many other benefits, conditions and exclusions. Please read your Policy Wording to make sure that the cover is suitable for you.

To be eligible for this insurance, the following requirements must be met:

- You must habitually reside in the UK Area (i.e. have Your main home in the UK Area for 6 months prior to issue of the policy and are registered with a local doctor).
- You must not have reached the age of 85 years for Single Trip policies or 75 years for Annual Multi-Trip policies. If You are purchasing the Winter Sports option, you must not have reached the age of 65 years.

Significant features and benefits

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

SECTION A - TRAVEL INSURANCE SUMMARY OF COVER

Cover (per policy unless otherwise shown)	Standard Cover Limits up to	Excess	Superior Cover Limits up to	Excess	Luxury Cover Limits up to	Excess
1. Medical Emergency & Repatriation	£5,000,000	£200	£10,000,000	£100	£10,000,000	£50
2. Emergency Dental Treatment	£200	£200	£500	£100	£1,000	£50
3. Additional Accommodation and Travelling Costs	£2,000	Nil	£2,000	Nil	£2,000	Nil
4. Hospital Daily Benefit	£25 per complete 24 hours of inpatient treatment; maximum £200	Nil	£25 per complete 24 hours of inpatient treatment; maximum £400	Nil	£25 per complete 24 hours of inpatient treatment; maximum £600	Nil
5. Cancellation or Curtailment	£750	£200 (£20 loss of deposit)	£3,000	£100 (£20 loss of deposit)	£5,000	£50 (Loss of Deposit £20)
6. Travel Delay - Delay - Holiday Abandonment	£25 for first 24 hour period £25 for each additional 24 hour period up to £200 £750	Nil £200 (£20 loss of deposit)	£25 for first 24 hour period £25 for each additional 24 hour period up to £300 £3,000	Nil £100 (£20 loss of deposit)	£25 for first 24 hour period £25 for each additional 24 hour period up to £500 £5,000	Nil £50 (£20 loss of Deposit)
7. Missed Departure On Your Outward Journey	£200	£200	£500	£100	£1,000	£50

Cover (per policy unless otherwise shown)	Standard Cover Limits up to	Excess	Superior Cover Limits up to	Excess	Luxury Cover Limits up to	Excess
8. Personal Luggage	£1,000	£200	£1,500	£100	£2,500	£50
- Single Item Limit	£200	£200	£300	£100	£500	£50
- Valuables Limit in total (limited to £75 if Insured Person is under 18)	£200	£200	£300	£100	£500	£50
9. Luggage Delay On Your Outward Journey	£25 per day up to £200	Nil	£25 per day up to £300	Nil	£25 per day up to £500	Nil
10. Personal Money	£200	£200	£300	£100	£500	£50
- Cash Limit	£200	£200	£250	£100	£300	£50
- Cash Limit (aged under 18)	£50	£200	£100	£100	£100	£50
- Passport & Travel documents (limited to £100 if Insured Person is under 18)	£200	Nil	£300	Nil	£500	Nil
11. Personal Liability	£2,000,000	£200	£2,000,000	£100	£2,000,000	£50
12. Personal Accident						
- Permanent Total Disablement	£10,000	Nil	£20,000	Nil	£30,000	Nil
- Loss of one or more limbs, or total and irrecoverable Loss of Sight in one or both eyes	£10,000	Nil	£20,000	Nil	£30,000	Nil
- Death benefit (aged 18 - 65)	£10,000	Nil	£20,000	Nil	£30,000	Nil
- Death benefit (aged under 18 or over 65)	£1,000	Nil	£1,000	Nil	£2,500	Nil
13. Legal Protection	£10,000	£200	£15,000	£100	£25,000	£50
14. Withdrawal of Services	Nil	Nil	£25 per day up to £250	Nil	£25 per day up to £250	Nil
15. Catastrophe	Nil	Nil	£25 per day up to £250	Nil	£25 per day up to £250	Nil
16. Pet Care	Nil	Nil	£25 per day up to £250	Nil	£25 per day up to £250	Nil
17. Hi-jack	Nil	Nil	£25 per day up to £200	Nil	£25 per day up to £200	Nil
18. Mugging	Nil	Nil	£100 per day up to £1,000	Nil	£100 per day up to £1,000	Nil
19. Pre-paid excursions	Nil	Nil	£200	£100	£200	£50
20. Home excess protection	£250	Nil	£250	Nil	£250	Nil
Optional Winter Sports Cover						
21. Cancellation	£750	£200 (£20 loss of deposit)	£3,000	£100 (£20 loss of deposit)	£5,000	£50 (Loss of Deposit £20)
22. Ski Equipment	£500	£200	£750	£100	£1,000	£50
- Single Item Limit - Owned	£200	£200	£300	£100	£500	£50
- Single Item Limit - Hired	£200	£200	£300	£100	£500	£50
- Ski Pass	£50 per day to £200	Nil	£50 per day up to £300	Nil	£50 per day up to £500	Nil
23. Piste Closure	£25 per day to £250	Nil	£30 per day up to £300	Nil	£40 per day up to £400	Nil
24. Avalanche Closure	£25 per day to £200	Nil	£25 per day up to £300	Nil	£25 per day up to £500	Nil
25. Ski Hire	£25 per day to £200	Nil	£25 per day up to £300	Nil	£25 per day up to £500	Nil
Optional Golf Cover						
26. Golf Equipment	£300	£200	£300	£100	£500	£50
- Single Item Limit	£200	£200	£200	£100	£200	£50
27. Golf Equipment Hire	£10 per day up to £200	Nil	£10 per day up to £200	Nil	£10 per day up to £200	Nil
28. Non Refundable Golf Fees	£25 per day up to £200	Nil	£25 per day up to £200	Nil	£25 per day up to £200	Nil
29. Hole in one	£50	Nil	£50	Nil	£50	Nil
Optional Wedding Cover						
30. Additional cancellation	£1,000	£200/£20 for LOD	£3,000	£100/£20 for LOD	£5,000	£50/£20 for LOD
- Wedding Rings	£500 per ring	£200	£1,000 per ring	£100	£5,000 per ring	£50
- Wedding Gifts	£1,000 per couple	£200	£2,000 per couple	£100	£5,000 per couple	£50
- Wedding Attire	£1,000 per couple	£200	£2,000 per couple	£100	£5,000 per couple	£50
- Wedding Photographs	£1,000 per couple	£200	£2,000 per couple	£100	£5,000 per couple	£50
- Weddings Cars and Transport	£500 per couple	£200	£750 per couple	£100	£1,000 per couple	£50
- Cake and flowers	£1,000 per couple	£200	£2,000 per couple	£100	£5,000 per couple	£50
Optional Mama's & Papa's Cover						
31. Baby Equipment (Car Seat, Pushchair, Travel System)	£500	£200	£1,000	£100	£2,500	£50
- Medication (No Excess)	£200	Nil	£100	Nil	£50	Nil
Optional Mobility Cover						
32. Walking Aid	£500	£200	£750	£100	£1,000	£50
- Wheel Chair	£1,000	£200	£1,500	£100	£2,000	£50
- Mobility Scooter (note - no Personal Liability cover)	£1,000	£200	£1,500	£100	£2,000	£50

SECTION B - OPTIONAL GADGET COVER UPGRADE

Cover (per policy unless otherwise shown)	Standard Cover Limits up to	Excess	Superior Cover Limits up to	Excess	Luxury Cover Limits up to	Excess
1. Level 1 (Up to 3 Gadgets per Policy)	£1,000	£50	£1,000	£50	£1,000	£50
2. Level 2 (Up to 5 Gadgets per Policy)	£2,000	£50	£2,000	£50	£2,000	£50
3. Level 3 (Up to 7 Gadgets per Policy)	£3,000	£50	£3,000	£50	£3,000	£50

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 they have been declared and accepted by the Insurers in writing prior to travel.
- This policy will NOT cover any claims under Section 5 (Cancellation or Curtailment) arising directly or indirectly from any Pre-existing Medical Condition known to You prior to the commencement of the Period of Insurance affecting any Close Relative or travelling companion who is not insured under this policy, or person with whom You intend to stay whilst on Your Trip if:
 - a terminal diagnosis had been received prior to the commencement of the Period of Insurance; or
 - if they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the Period of Insurance;or if during the 90 days immediately prior to the commencement of the Period of Insurance they had:
 - required surgery, inpatient treatment or hospital consultations; or
 - required any form of treatment or prescribed medication.
- 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 (including but not exclusively having a blood alcohol reading of more than 150mg per 100ml) or drug(s).
- No Section of this policy shall apply in respect of any person who has reached the age of 85 years for Single Trip policies or 75 years for Annual Multi-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 Your home country and a return ticket must have been booked prior to departure. The policy must be bought before you leave your home country.
- 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.
- You are only covered for Cruise Trips when You have paid for the Cruise upgrade.

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.

Making a claim under your policy

Claims relating to Section A - Your Travel Insurance Policy

In the event of an emergency please telephone 00 44 (0) 843 658 0373 or 00 44 (0) 2920 474226

Claims forms can be obtained by calling the claims helpline on 00 44 (0) 843 658 0374, giving your name and Certificate number and brief details of your claim.

Claims relating to Section B - Optional Gadget Cover Upgrade

Claims forms can be obtained by calling the claims helpline on 0844 875 1538 to obtain a claim form, giving your name and Certificate number and brief details of your claim.

Making a complaint

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

The Compliance Manager
Debenhams Travel Insurance - Direct
Suite A, 3rd Floor, Griffin House, 135 High Street, Crawley, West Sussex RH10 1DQ
or telephone: 0843 658 0371 or e-mail debenhamstravelinsurance@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:

South Quay Plaza, 183 Marsh Wall, London, E14 9SR
Telephone: 00 44 (0) 845 080 1800.

We are 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.