

This Key Facts document is a summary of the cover provided by the Orbis Cruise Travel insurance policy, to help you make a decision on whether the policy is adequate for you. Full details of the insurance policy terms, conditions and exclusions are contained in the insurance policy itself. If you decide to take out this insurance, you should always refer to your own policy document, policy certificate and any endorsements which may apply to your policy for exact details of cover.

Insurer Information

This insurance is arranged by insurance broker Orbis Insurance Services Ltd (Orbis) and underwritten by Arch Insurance Company (Europe) Limited (Arch Europe), except for the legal expenses cover which is underwritten by DAS Legal Expenses Insurance Company Ltd (DAS).

Type of Insurance

Single Trip travel insurance for cruise holidays. This insurance does not provide cover for an event arising as a result of a marine peril or where the tour/cruise operator is legally liable.

Period of Cover

The period of cover will be stated on the policy certificate. Journeys of up to 6 months can be covered for people aged 75 and under at the date of issue of the policy, and up to 31 days for people aged 76-80.

Cancellation

You can cancel the policy within 14 days of the date of issue and provided you have not travelled and no claim has been made, the premium will be refunded in full.

Health Declaration

The policy contains certain conditions and exclusions regarding the state of health of any person to be covered, and others on whose state of health a decision to cancel or curtail a trip may depend. Any pre-existing medical conditions must be declared to the confidential Medical Screening Helpline before cover can be confirmed, and special conditions may be applied. This is also required if a medical condition arises after purchasing this insurance and before making a trip. Details of the Medical Screening Helpline are:

Orbis Cruise Travel Medical Screening Helpline tel: 01689 892243

Worldwide Emergency Assistance

This service is available to all people covered by the policy. In some sections of the policy, particularly relating to medical and hospital expenses, the Assistance Company must be contacted for approval prior to making arrangements or undergoing treatment. Details of the Assistance Company are:

Specialty Assist – tel: +44 (0)20 8773 5620, fax: +44 (0)20 8466 4240

Reporting a Claim

Claims must be reported to the Claims Handler as soon as possible, but in any event within 30 days of returning home. Details of the Claims Handler are:

International Claims Bureau, Crow Hill Drive, Mansfield, Notts NG17 7AE - tel: 0845 1300366

Policy Excess

A single excess of £100 applies to each claim per insured person, regardless of how many sections of the policy are being claimed under. If a claim is being made under certain sections (highlighted in the cover summary below) the excess will not apply.

How to Complain

The insurers make every effort to maintain the highest standards but in the regrettable circumstances that you have a complaint you should contact either the Customer Services Manager at Orbis or the Complaints Manager at Arch Europe. If you are unhappy with the outcome of your complaint, you may refer it to the Financial Ombudsman Service.

Financial Services Compensation Scheme

In the event that Orbis, Arch Europe or DAS were unable to meet their liabilities under the policy, you may be entitled to compensation from the Financial Services Compensation Scheme. More information is available at www.fscs.org.uk or tel: 020 7892 7300.

Policy Summary

Significant Features & Benefits	Significant Exclusions & Limitations
Section 1 – Medical & Other Expenses	
Cover for emergency medical treatment, travel expenses or expenses incurred during a trip as a result of an accident or illness Up to £10,000,000 outside the UK Up to £5,000 for surgery following repatriation to the UK	No cover is provided for injury or illness caused by or arising from: <ul style="list-style-type: none"> • any pre-existing medical condition unless agreed by Arch Europe or its agent in writing • any surgery, inpatient treatment or investigations undertaken in the last 12 months or for any condition for which you are on a waiting list • any medical condition where a terminal prognosis has been given • mental illness, anxiety or depression • participation in any sport or leisure activity not included in the cruise itinerary and arranged by the cruise operator No cover is provided for: <ul style="list-style-type: none"> • travelling to obtain medical treatment • any business related activity involving manual work • travel undertaken against medical advice or treatment not directly resulting from the accident or illness • treatment that could reasonably be delayed until your return to the UK • war or nuclear, biological or chemical terrorism
Section 2 – Personal Liability	
Cover is provided for compensation if an insured person becomes legally liable to pay for: <ul style="list-style-type: none"> • accidental bodily injury to any person • accidental damage to material property Up to £2,000,000	Cover does not apply for liability arising from: <ul style="list-style-type: none"> • any business, profession, contract of service or apprenticeship • participation in any sport or leisure activity not included in the cruise itinerary and arranged by the cruise operator • ownership, possession, control or use of any premises, land or buildings (except occupation of temporary holiday accommodation) • ownership, possession, control or use of any mechanically propelled vehicles, aircraft or other aerospace device, hovercraft, watercraft (except sailboards, surfboards or manually propelled rowboats, punts or canoes) • injury to employees or a member of family • property belonging to an insured person or in their custody or control
Section 3 – Personal Accident (no excess applies to this section)	
Cover for accidental bodily injury during a trip which results in: <ul style="list-style-type: none"> • Death • Loss of limb(s) • Loss of sight • Permanent total disablement Up to £25,000	No cover is provided for injury caused by or arising from: <ul style="list-style-type: none"> • travelling to obtain medical treatment • participation in any sport or leisure activity not included in the cruise itinerary and arranged by the cruise operator • any business related activity involving manual work • travel undertaken against medical advice • war or nuclear, biological or chemical terrorism • mental illness, anxiety or depression The death benefit is £1,000 for people aged under 16 years and over 70 years
Section 4 – Legal Expenses (no excess applies to this section)	
Cover for legal costs in pursuit of a claim for damages against a third party who caused injury or death of an insured person Up to £50,000	Cover is not provided for: <ul style="list-style-type: none"> • claims where the insurer feels there is little prospect of success • legal expenses incurred to pursue a claim against the insurer or their agents • pursuing a claim against a manufacturer, supplier or distributor of drugs or medicines • fines or other penalties
Section 5 – Cancellation or Curtailment	
Cover for loss of deposits or prepaid charges because of cancellation or rearrangement of a trip due to: <ul style="list-style-type: none"> • Accident or illness of: <ul style="list-style-type: none"> ◆ an insured person ◆ their close relative ◆ their close business colleague ◆ their travelling companion ◆ a close relative of their travelling companion • The insured person's: <ul style="list-style-type: none"> ◆ jury service ◆ compulsory quarantine ◆ attendance at their home on the request of the police For cancellation - up to £5,000 or the amount shown on the policy certificate up to a maximum of £50,000 For curtailment – up to £5,000	Cover is not provided because of cancellation or curtailment due to: <ul style="list-style-type: none"> • redundancy or resignation from permanent employment • any pre-existing medical condition unless agreed by Arch Europe or its agent in writing • any surgery, inpatient treatment or investigations undertaken in the last 12 months or for any condition for which you are on a waiting list • any medical condition where a terminal prognosis has been given • mental illness, anxiety or depression No cover is provided for: <ul style="list-style-type: none"> • travelling to obtain medical treatment • any business related activity involving manual work • travel undertaken against medical advice • war or travel to a country against the advice of the Foreign and Commonwealth Office
Section 6 – UK Hospital Transfer + Additional Costs & Expenses	
Reasonable costs incurred to transfer you to a hospital near your normal residence if you are repatriated or admitted to a hospital more than 35 miles from your home up to a maximum of £5,000 Return home costs up to a maximum of £2,500 Additional expenses of accompanying travellers up to a maximum of £500 (no policy excess applies to this benefit) Additional expenses of visiting family up to a maximum of £750 (no policy excess applies to this benefit)	No cover is provided for: <ul style="list-style-type: none"> • transfer against medical advice • hospitalization of less than 72 hours after such transfer • any medical, surgical or remedial treatment costs • any other costs which would have been incurred had such transfer not been undertaken

Section 7 – Personal Money	
Cover for money lost, stolen or damaged during a trip up to a maximum of £500 Up to £100 for fraudulent use of the insured person's personal credit card	The policy does not cover: <ul style="list-style-type: none"> • money left unattended at any time • loss due to confiscation or detention by customs or other officials • loss due to depreciation in value or shortages due to error or omission
Section 8 – Loss of Passport	
Reasonable travel and accommodation costs to obtain a replacement for a lost passport outside the UK up to £750 in total	The policy does not cover: <ul style="list-style-type: none"> • passport left unattended at any time • loss due to confiscation or detention by customs or other officials • loss or theft of passport not reported to the police or nearest embassy/consulate
Section 9 – Personal Baggage	
Cover for personal property lost, stolen or damaged during a trip up to £1,500 Single article limit £300 Valuables limit £300	The policy does not cover: <ul style="list-style-type: none"> • valuables left unattended at any time • baggage left in an unattended vehicle • loss due to confiscation or detention by customs or other officials • loss or theft of items not reported to the police
Section 10 – Travel Delay	
Cover for the delay in departure of the ship, aircraft or other transport which the insured person was booked to travel on for at least 12 hours due to: <ul style="list-style-type: none"> • strike • industrial action • adverse weather • mechanical breakdown • technical fault Compensation of £50 each insured person for the first completed 12 hours delay and £50 for each full 12 hours delay thereafter up to a maximum of £250 (no excess applies to this benefit) Up to £5,000 or the amount shown on the policy certificate up to a maximum of £50,000 if after 24 hours delay it is decided to cancel the trip	No cover is provided: <ul style="list-style-type: none"> • unless written proof of the delay is provided by the transport company or their agents • if strike, industrial action or adverse weather was known at the time of booking or at the time the insurance was purchased • for claims made under Section 3 – Cancellation or Curtailment Payment will only be made for either compensation for the amount of travel delay or complete cancellation, not both
Section 11 – Missed Departure	
<ul style="list-style-type: none"> • Reasonable travel expenses for missed departure of the ship, aircraft or other transport due to: • failure of public transport due to strike, industrial action, adverse weather or breakdown • breakdown of, or road accident involving the vehicle in which an insured person is travelling • accident or breakdown causing an unexpected delay to the vehicle in which an insured person is travelling Up to £1,000 each insured person	Cover is not provided for: <ul style="list-style-type: none"> • breakdown of vehicles not serviced or maintained in accordance with the manufacturer's instructions • breakdown not supported by a report from a motor breakdown company • strike, industrial action or adverse weather existing at the time of booking or at the time the insurance was purchased • costs incurred when the scheduled transport provider has offered a reasonable alternative • reasonable steps not taken to arrive at the terminal or port on time
Section 12 – Delayed Baggage (no excess applies to this Section)	
Cover for reasonable costs of emergency purchases if personal property is lost or temporarily mislaid for 12 hours or more from the time of arrival Up to a maximum of £250 each insured person	<ul style="list-style-type: none"> • Insured person must provide receipts for all emergency purchases • Non arrival of baggage must be reported to the carrier immediately • A carrier's written report must be provided of the number of hours delay
Section 13 – Restricted Enjoyment Benefit (Hospitalisation, False Arrest, Hijack and Kidnap)	
£100 per day for each day the insured person: <ul style="list-style-type: none"> • spends in a hospital • is unlawfully detained against their will by any person or persons not known to them Up to a maximum of £1,000 (doubled if due to a malicious act)	<ul style="list-style-type: none"> • No cover is provided unless the insurer has accepted liability under Section 1 – Medical and Other expenses • The insured person must provide a medical certificate confirming the period of hospitalization • The insured person must provide proof that no criminal act or breach of any law or enactment had been committed
Section 14 – Catastrophe	
£100 for each full period of 24 hours in respect of reasonable irrecoverable accommodation expenses incurred Up to a maximum of £1,000	Cover is only provided in the case of emergency forced move of accommodation
Section 15 – Contingent Liability	
Cover is provided for the legal liability arising from the use by the insured person of any jet bike, jet ski, snowmobile or ski-doo not owned by him/her or in circumstances where compulsory insurance or security is not required under any Road Traffic Act or similar legislation up to a maximum of £2,000,000	The policy does not cover: <ul style="list-style-type: none"> • the liability if there is another insurance in force covering the same liability • the liability if there was another insurance available when hiring or borrowing such watercraft/vehicle • loss or damage to such watercraft/vehicle

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