

# OAK

## ANNUAL TRAVEL POLICY SUMMARY

keyfacts®



OAK UNDERWRITING PLC

# ANNUAL TRAVEL POLICY SUMMARY

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This document is an overview providing key information about our product. Please see our wording for full terms and conditions. If you would like a copy of the full policy wording please contact your insurance broker.

**Policy Name:** Annual Travel Policy

**Type of insurance:** Annual Travel

**Underwritten by:** Oak Underwriting plc on behalf of Royal & Sun Alliance Insurance plc

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## Significant Features and Benefits

Oak's Annual Travel policy is an optional addition to the High Value Home Insurance (see separate keyfacts sheet for more detail).

### Key Features

- Worldwide family cover automatically includes two adults up to the age of 70 and up to three children under the age of 21.
- Cover can be extended for other children and adults.
- Overseas medical, repatriation and other expenses £5,000,000.
- Cancellation and Curtailment £5,000 per insured person per trip.
- Optional Winter Sports Cover.
- Optional Pet Cover.

### Benefits

- 24 hour medical and emergency service.
  - 24 hour travel assistance and information.
  - Premium can be added to existing High Value Home interest free direct debit facility.
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## Significant or Unusual Exclusions/Limitations

- Any existing medical conditions of an insured person or any other person on whose health the trip may depend must be referred to us before booking a trip.
- You will in most cases be responsible for the first £100 of each and every loss increasing to £250 for cancellation and curtailment, delay and detour per claim. The specific amount for which you will be responsible is shown as the policy excess and will be indicated on your quotation and policy schedule.
- Each Section in the policy wording will have standard exclusions.
- Any additional special endorsements or terms applied will be shown on the quotation and your policy schedule.
- Each trip within any one period of insurance should not exceed 90 days and in the case of Winter Sports, 17 days for any one trip with a maximum of 31 days in any one period of insurance.
- Hazardous sports are excluded, please refer to us before booking a trip.

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## Duration of Contract

Most insurance contracts will run for 365 days. Your quotation or policy schedule will state the period on which the premium has been calculated. If you require a different period please speak to your insurance broker.

## Cancellation Rights

If you find that your insurance policy does not meet your requirements please return it to us within 15 days of receiving it and we will refund your premium in full provided you have not made a claim.

After this period you may cancel your policy at any time by writing to your insurance broker.

We may cancel your insurance policy by giving 15 days notice by recorded delivery letter to the address shown on the schedule.

## Claims Service

If you have a medical problem or any other emergency whilst travelling please contact Speciality Assist Ltd. on +44 (0) 20 7902 7405.

If you suffer a loss and need to make a claim contact your insurance broker or alternatively contact 0845 230 3938 during business hours **or** 0117 927 1807 out-of-business hours.

When calling please provide your Oak policy number and full details of the claim - date, amount and circumstances.

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## Questions and Complaints

At Oak, we are proud of our commitment to a first class service and will provide every assistance to ensure your needs are handled as smoothly and efficiently as possible. If we do not meet with your expectations or if you have any questions please speak with your insurance broker or contact our Managing Director either verbally or in writing.

**Robert P Trott**  
Managing Director  
Oak Underwriting plc  
Cromwell Park  
Chipping Norton  
Oxfordshire OX7 5DF  
Tel: 01608 648100

If you are not satisfied with the way your complaint has been handled you may refer the matter to the Financial Ombudsman Service.

**The Financial Ombudsman**  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR  
Tel: 0845 080 1800  
[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

We are covered by the Financial Services Compensation Scheme (FSCS).

If we cannot meet our obligations you may be entitled to compensation from the FSCS.



## OAK UNDERWRITING PLC

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Oak Underwriting plc is authorised and regulated by the Financial Services Authority.

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