

JOURNEYMAN SERVICED LTD

Laurels Business Park, Parkend Walk, Sling, Coleford, Gloucestershire GL16 8JJ, UK

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers.
Ask us for a list of insurers we offer insurance from.
- We only offer products from a single insurer.

3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4. What will you have to pay us for our services?

- A fee.
- No fee. You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5. Who regulates us?

Journeyman Services Ltd is authorised and regulated by the Financial Conduct Authority. Our FSA Register number is 312035. Our permitted business is insurance mediation activities.

You can check this on the FCA's Register by visiting the FCA's website www.fca.org.uk/register/ or by contacting the FCA on 0845 606 1234.

6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

In writing: Write to Journeyman Services Ltd. Laurels Business Park, Parkend Walk, Sling, COLEFORD, Gloucestershire GL16 8JJ, United Kingdom

By phone: +44 (0) 1594 839333

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Further information about compensation scheme arrangements is available from the FSCS.

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the Policy Document to make sure you understand the cover it provides. This Policy Summary does not form part of the contract between us.



The Insurance Provider

This Travel Insurance has been arranged for Journeyman Services Ltd. by Optimum Global on behalf of the insurer, Windward Insurance PCC Limited – Optimum Global Cell. Optimum Global Cell is a protected cell of Windward Insurance PCC Limited, a company incorporated in Guernsey in accordance with the Protected Cell Company Ordinance 1997 as amended. The insurance granted under this policy is limited to and shall not exceed the value of the net assets of Optimum Global Cell. Journeyman Services Ltd. are authorised and regulated by the Financial Conduct Authority. You can check this information on the FCA's website at www.fca.org.uk/register or by contacting the FSA on 0845 606 1234

Purpose of the Insurance

This is a Travel Policy that, subject to the terms, conditions and exclusions contained in the Policy Document, provides certain financial protection and medical assistance for your trip(s).

Significant Conditions & Exclusions

The levels of cover and excesses that apply are set out in the Schedule of Benefits on the Travel Policy Schedule or Travel Quotation Schedule. Certain Sections of your Policy carry an excess which means that you have to pay the first sum per person, per incident of you claim. The excess amount varies according to the Section under which you are claiming. The table below sets out the significant benefits and exclusions of your Policy. The Policy includes many other benefits, conditions and exclusions.

Please read the Policy Wording to make sure that the cover is suitable for you.

The Significant Conditions and Exclusions		Policy Cross Reference
Medical Conditions existing prior to purchasing policy	<p>This insurance contains certain exclusions relating to existing health conditions that affect You, Your Travelling Companions or anyone upon whom Your travel plans may depend: It excludes any claim arising if at the time of effecting this Insurance and/or booking each Trip in respect of Annual Multi-Trip Policies, the person whose condition of any related condition giving rise to a claim:</p> <ul style="list-style-type: none"> a) For which treatment, or medication, or advice, or diagnosis has been sought or received within the past five years or was foreseeable by You, Your Travelling Companions or anyone upon whom your trip depends prior to the time of effecting this Insurance and/or booking of Your trip, or b) Which originated with reasonable medical certainty or was known to exist by You, Your Travelling Companions or anyone upon whom your trip depends within the five years prior to the effective date of this Insurance and/or booking of Your trip whether or not treatment, or medication, or advice or diagnosis was sought or received. 	Page 4
Age Limits	The Policy does not cover anyone over the age of 79 at the commencement of the Period of Insurance	Page 8
Law & Jurisdiction	This Insurance is governed by the Law of the Island of Guernsey	Page 7

Policy Summary

Section of Cover	Significant Feature and Benefit	Policy Limits and Exclusions Applying to Significant Covers	Policy Cross Reference
<p>Section 1 – CANCELLATION and CURTAILMENT</p> <p>Sum Insured £6,500</p>	<p>Cancellation provides cover for travel and accommodation expenses paid or contracted to be paid by You in respect of Your Trip.</p> <p>Curtailement provides cover for travel costs necessarily incurred to return You to Your Home before the booked return date and a pro-rata amount representing the total pre-paid or contracted costs of accommodation attributable to each complete day which is not spent overseas. This pro-rata refund excludes all costs attributable to the outward and return travel tickets, whether used or unused.</p>	<p>To be able to claim, the reason why the Trip is being cancelled or cut short must be necessary and unavoidable and must fall into one of the reasons listed in the Policy.</p> <p>For example, if a person insured under this Policy becomes ill or is injured or dies.</p> <p>An excess per person applies</p>	<p>Section 1</p>
<p>Section 2 – MEDICAL and OTHER EXPENSES INCURRED ABROAD</p> <p>Sum Insured £6,500,000</p>	<p>Provides cover for costs arising in the event of illness, injury or death during the Trip and where necessary the provision of emergency medical assistance</p>	<p>To be able to claim, the medical treatment must be required in an emergency and be unable to wait until You have returned to Your country of residence.</p> <p>Medical cover does not apply to treatment received in the country in which You reside.</p> <p>An excess per person applies</p>	<p>Section 2</p>
<p>Section 3 – PERSONAL LUGGAGE, CASH and PASSPORT</p> <p>Sum Insured up to £2,500</p>	<p>Provides cover for Your own personal luggage and valuables if they are lost, stolen or damaged during the Trip. You will be expected to provide evidence of ownership and value in the event of a claim</p>	<p>To be able to claim, a written report is required to support the loss/theft/damage. The amount payable will include an allowance for wear and tear and loss of value. The Policy has a limit of £350 for loss of passport, £350 valuables, £350 per single item, pair or set. £1,300 money. Delayed baggage is limited to £300</p>	<p>Section 3</p>
<p>Section 4 – OUTWARD DELAY/MISSED DEPARTURE or CONNECTION/ ABANDONMENT</p> <p>Sum Insured up to £6,500</p>	<p>Provides cover when external events cause Your Trip to be delayed beyond 12hours, miss Your departure or connection or the Trip being abandoned by the provider.</p>	<p>To be able to claim a written report is required to support the delay/misssed departure or connection or abandonment. The Policy has a limit of £250 (outward), £250 (inward) for travel delay and £1,300 misssed departure</p>	<p>Section 4</p>
<p>Section 5 – PERSONAL ACCIDENT</p> <p>Sum Insured up to £25,000</p>	<p>Provides cover if You suffer accidental bodily injury during the Trip that causes death, permanent total disablement, loss of one or more limbs, or total irrecoverable loss of all sight in one or both eyes</p>	<p>Injury must be caused solely by outward, violent and visible means. Any disablement caused by mental or psychological trauma not involving Your bodily injury will not be covered</p>	<p>Section 5</p>

Policy Summary

<p>Section 6 – PUBLIC LIABILITY</p> <p>Sum Insured £2,500,000</p>	<p>Provides cover if You become legally liable for accidental bodily injury to, or the death of, any person and/or accidental loss or damage to their property</p>	<p>Excludes injury to, the death of, damage to property belonging to any member of Your family or member or household, or any person in Your service. A detailed exclusion list is included in the Policy Document</p>	<p>Section 6</p>
<p>Section 7 – LEGAL EXPENSES</p> <p>Sum Insured £13,000</p>	<p>Provides telephone advice, guidance and assistance on any legal problem that arises in connection with a Trip or in connection with Your Home. This service is available when You start Your Trip until 7 days after You return Home.</p>	<p>Costs or expenses incurred must have prior authorisation by Us. Claims against Us, Our Agent or an insurer underwriting any Section of this Policy or a Travel Agent, Tour Operator, Carrier or any supplier under a package holiday arrangement are not covered.</p>	<p>Section 7</p>
<p>Section 8 – HIJACK</p> <p>Sum Insured up to £650</p>	<p>Provides cover if You are subjected to a Hijacking</p>	<p>A written Policy report confirming the length and exact nature of the incident is required. The cover is limited to £65 per day</p>	<p>Section 8</p>
<p>Section 9 – MUGGING</p> <p>Sum Insured up to £650</p>	<p>Provides cover if You are subjected to a mugging involving a violent or threatening attack</p>	<p>A written Policy report confirming the length and exact nature of the incident is required. The cover is limited to £65 per day confined as an in-patient</p>	<p>Section 9</p>
<p>Section 10 – CATASTROPHE COVER</p> <p>Sum Insured £1,300</p>	<p>Provides cover if You are forced to move accommodation as a result of fire, lightning, explosion, earthquake, storm, tempest, flood, hurricane, medical epidemic or local Government directive</p>	<p>To be able to claim a written local or national Government directive is required to support claim</p>	<p>Section 10</p>
<p>Section 11 – OPTIONAL COVER – WINTER SPORTS</p> <p>Sum Insured up to £5,200</p>	<p>Cover is provided for the Inability to Ski under various circumstances including Piste Closure, Avalanche or Landslide</p>	<p>The maximum period of coverage under this provision is 60 days in the aggregate per Policy Year. You are not covered for: Claims in respect of unused ski pack/ski hire due to Illness/Bodily Injury Off-Piste where You have not observed the rules of the resort or area where off-piste is only allowed in the company of a guide and You have not taken the guide's advice; if You are inexperienced and You are not under the supervision of a guide. Claims arising from closure of the Winter Sports lift system due to avalanches or dangerously high winds. Trips in the Northern Hemisphere outside the period commencing 1st November and ending 30th April. Trips in the Southern Hemisphere outside the period commencing 1st May and ending 30th September</p>	<p>Section 11</p>

Period of Insurance

The Policy you have purchased will run for the period of insurance shown on Your Travel Insurance Certificate

Cancellation Rights

There is a statutory 14 day cancellation period starting from the receipt of these documents.
You can cancel by phoning or writing to us:

By phone: +44 (0) 1594 839333

or

In writing: Journeyman Services Ltd., Laurels Business Park, Parkend Walk, Sling, COLEFORD, Gloucestershire GL16 8JJ, United Kingdom

FOR 24 HOUR EMERGENCY MEDICAL ASSISTANCE WHILST ABROAD

For assistance Worldwide contact :-

AXA PPP Healthcare Ltd

Phone No :- +44 (0) 1892 – 772575

E-MAIL :- partners.health@axa-ppp.co.uk

FOR CLAIMS AFTER YOU RETURN HOME:

Call Journeyman Services Ltd., on +44 (0) 1594 839333 or write to: Journeyman Services Ltd. Laurels Business Park, Parkend Walk, Sling, COLEFORD, Gloucestershire GL16 8JJ, United Kingdom.

or email: claims@journeyman-services.com

Making a Complaint

If You have a complaint with any aspect of your policy, you may contact the broker/agent who arranged Your Policy for You. Should You be dissatisfied with the outcome of Your Broker's resolution, please submit Your written complaint to:

The Managing Director, Windward Insurance PCC Limited – Optimum Global Cell, P.O. Box 484, Level 5, Mill Court, La Charroterie, St Peter Port, Guernsey, GY1 1EJ

On the rare occasion that we are unable to settle your complaint ourselves, you may also refer your complaint to the Guernsey Financial Services Commission at:

P.O. Box 128, Gategny Court, Gategny Esplanade, St Peter Port, Guernsey, GY1 3HQ

Telephone: +44 (0) 1481 712706

Email: info@gfsc.gg

Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

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