

About Your Leisure Guard Timeshare Insurance Policy

Scheme Reference LG/00131

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

Insurer

Your policy has been arranged by Rock Insurance Services Limited and is underwritten by Mapfre Asistencia Compania Internacional de Seguros y Reaseguros Sociedad Anonima, trading under the name Mapfre Assistance.

Type of insurance and cover provided

This policy offers cover for cancellation and curtailment in respect to a time share holiday booking.

Statement of Demands and Needs

This policy will suit the demands and needs of an individual or group who require cancellation or curtailment cover for trips relating to timeshare. This is not a travel insurance policy and therefore if you require cover for medical emergency, personal possession etc then you will need to purchase a separate travel insurance policy.

Eligibility requirements

The levels of cover and excesses that apply are set out below. 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 European Union (i.e. have Your main home in the European Union for 6 months prior to issue of the policy and are registered with a local doctor).
- You must not have reached the age of 76 years.

Significant features and benefits

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

	Section	Cover Limits up to
1	Timeshare Cancellation Costs	The management and exchange fees You have paid or for which You are legally liable to 12% of the original purchase price of the contracted timeshare week(s) or points owned by You which are unused and are not recoverable from any other source in the event that You are unable to proceed with Your travel arrangements due to one of the stated covered reasons for cancellation.
2	Timeshare Curtailment Costs	The pro-rata proportion of the management and exchange fees You have paid or for which You are legally liable, plus up to 12% of the original purchase price of the contracted timeshare week(s) or points for the number of scheduled nights not spent overseas, in the event that You curtail Your trip as a result of one of the stated covered reasons for Curtailment.

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.

- Conditions, exclusions and warranties will apply to Your policy. It is a condition of this policy that all Material Facts must be disclosed to us at the time of taking out this insurance. Failure to do so may result in our non-liability for claims. 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.
- If You have any cause for complaint regarding this insurance, please refer to the relevant section of this document for the complaints procedure to follow.
- The Insurer and the Insured are entitled to choose the law applicable to the insurance contract. The Insurer chooses the laws of England and Wales and in the absence of any agreement to the contrary, the laws of England and Wales shall apply.
- This policy will NOT cover any claims 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
 - 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
 - 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.
- You should also refer to the General Exclusions in the Policy Wording.

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

In the event of an emergency please telephone 00 44 (0) 207 748 0677

Claims forms can be obtained by calling the claims helpline on 020 7748 0678 to obtain a claim form, giving Your name and Certificate number and brief details of your claim.

Please ensure that You enclose a copy of the timeshare management agreement.

Making a complaint

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

Compliance Officer

Leisure Guard Travel Insurance

HMC House, Sevier Road, Axbridge, Loxton, North Somerset BS26 2XE

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.

Financial Services Compensation Scheme (FSCS)

All parties mentioned in this Policy Summary are covered by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. Further information can be obtained from the Financial Services Compensation Scheme (www.fscs.org.uk) or by contacting: The FSCS at 7th Floor, Lloyds Chambers, Portsoken Street, London, E1 8BN or by calling 0207 892 7300.