



# Travel Insurance

Information you should read

**WESLEYAN**  
*we are all about you*

This leaflet will not provide you with a personal recommendation as to whether this policy suits your specific needs. If you have any doubts about the suitability of this product contact Wesleyan Financial Services on **0808 271 5249**.

Our travel insurance products are provided by Millstream Underwriting Limited. Millstream Underwriting Limited is authorised and regulated by the Financial Conduct Authority.

## Is this product right for me?

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We provide access to travel insurance including cover against cancellation, medical expenses and additional risks. Choice of cover is available and can be found when you enter the online quote. You should consider these carefully.

The full terms and conditions of the policy and cover you have chosen, including the policy benefits and exclusions, will be contained in the Policy Wording and Policy Summary. These can be found when you request an online quote or retrieve one online under the heading Important Documents. You should read these thoroughly before proceeding.

## Your rights of cancellation

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If your cover does not meet your requirements, please notify us within 14 days of receiving your policy documents for a refund of your premium.

If during this 14 day period you have travelled, made a claim, or intend to make a claim, then we are entitled to recover all costs that have been used for those services.

Please note that your cancellation rights are no longer valid after this initial 14 day period. If you do not exercise your right to cancel you are agreeing to enter into the contract and the premium becomes payable.

You can cancel your policy by letter, email or telephone. When you send confidential information to us by email, you do so at the risk of unauthorised access or intervention which could result in your data being compromised by a third-party. Contact:

Wesleyan  
Colmore Circus  
Birmingham  
B4 6AR  
0800 092 1990  
[enquiries@wesleyan.co.uk](mailto:enquiries@wesleyan.co.uk)

## Tax and costs

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Any taxes or costs that arise outside of our control may need to be passed on to you. All prices quoted include insurance premium tax at 20%.

## Please remember

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Travel policies only provide limited cover for valuables such as cameras, jewellery and laptops. It might be better to cover these items under an all risks extension to your household insurance.

Please ensure you answer all questions fully and accurately, as incorrect or incomplete information now, or during the term of your policy, may invalidate your cover and could lead to a claim not being paid.

## Making a claim on your travel or medical policy

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If you need to make a claim, you can email, call or make a claim online. Telephone lines are open 24/7 all year.

We recommend that you read the claim section within the Policy Wording; which can be found when you get your quote.

Call: +44 (0)330 660 0785  
Email: [assistance@mstream.co.uk](mailto:assistance@mstream.co.uk)  
Web: [submitclaim.co.uk/wesmed](http://submitclaim.co.uk/wesmed)

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If you would like this document in Braille, large print or audio format, please contact **0800 975 3710**.

Advice is provided by Wesleyan Financial Services Ltd.

'WESLEYAN' is a trading name of the Wesleyan Group of companies.

Wesleyan Financial Services Ltd (Registered in England and Wales No. 1651212) is authorised and regulated by the Financial Conduct Authority. Registered Office: Colmore Circus, Birmingham B4 6AR. Telephone: 0345 351 2352. Calls may be recorded to help us provide, monitor and improve our services to you.