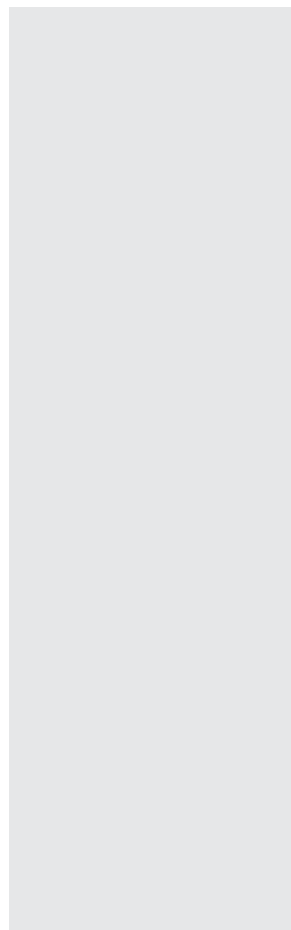
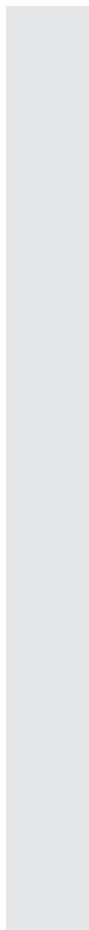




## Significant Features and Benefits

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The policy booklet outlines the features and benefits of the cover provided under Personal Travel Insurance. Full details of each section 6 0vfoed in yourThe policy book. nal



## Principal Exclusions or Limitations

## What happens if I take out cover and then change my mind?

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You can cancel this policy within 14 days from the date you receive the policy wording and policy schedule. We will then refund your premium in full.

Please note that, for a single trip policy, a refund of premium is only available if the period from the date of issue of the policy to the scheduled return date home is greater than 28 days.

No refund of premium is available after the 14 day period.