

POLICY SUMMARY

TRAVEL INSURANCE

This Policy Summary is to help you understand the insurance that your Policy provides. It details the key features, benefits, limitations, and exclusions, but you still need to read the Policy Wording for a full description of the terms of the insurance, including the policy definitions, together with the Schedule, and any endorsements, applying to your policy. The levels of cover and excesses which apply to your insurance are detailed in the Schedule of your Policy wording and below. An Important Notice and Conditions are detailed on pages 3 to 8 and 23 to 24 of your Policy Wording. This Policy Summary does not form part of the Policy Wording.

INSURER

This insurance is underwritten by Optimum Underwriting Limited as Underwriting Agents for Ageas Insurance Limited except the following:

- Section 15 (Schedule Airline Failure and Dynamic Packaging Insurance) is underwritten by a consortium of Association of British Insurers, member companies and Lloyds Syndicates
- Section 16 (Natural Catastrophe) is provided by PTI Travel Insurance Company Limited.
- Section 17 (Travel Disputes Professional Fees) is arranged Legal Management Limited with UK Underwriting Limited on behalf of Ageas Insurance Limited

PURPOSE OF THIS INSURANCE

To provide financial protection and emergency assistance for your trip(s).

PERIOD OF COVER

As stated on your Policy Schedule

YOU SHOULD CHECK YOUR POLICY SCHEDULE TO CONFIRM THE COVER YOU HAVE

		Platinum	Gold	Silver
1	Cancellation	£5,000	£2,000	nil
2	Curtailed	£5,000	£2,000	nil
3	Missed Departure	£500	£500	nil
4	Travel Delay Abandonment	£100/£20 per 12 hrs £5,000	£100/£20 per 12 hrs £2,000	nil
5	Personal Accident Death Loss of limb/sight Permanent Total Disablement	£15,000 £15,000 £15,000	£15,000 £15,000 £15,000	nil nil nil
6	Medical & Repatriation Expenses Hospital Benefit Loss of Medication	£10,000,000 £1000/£25 £300	£10,000,000 £1000/£25 £300	£10,000,000 £1000/£25 £300
7	Additional Medical Expenses Recuperation Hol UK Medical Exam Home Help or Nanny Cosmetic Surgery Kennel and Cattery	£750 £500 £500/£100 £2,500 £500	£750 £500 £500/£100 £2,500 £500	£750 £500 £500/£100 £2,500 £500
8	Personal Property Single Article Limit Valuables Limit Spectacles Limit Delayed Baggage Personal Money Cash Limit	£3,000 £300 £300 £300 £300 £400 £300	£2,000 £250 £250 £150 £100 £400 £200	nil
Extension to Personal Property on payment of appropriate premium – 8a Gadget Cover				
8a	Gadget cover excess	£1000 £50	£1000 £50	£1000 £50

9	Mobility Aids	£2,500	£2,500	£2,500
10	Loss of Passport	£300	£300	nil
11	Personal Liability	£2,000,000	£2,000,000	nil
12	Legal Expenses	£25,000	£25,000	nil
13	Catastrophe	£1,000	£1,000	nil
14	Hijack	£500/£40	£500/£40	nil
15	Scheduled Airline Failure and Dynamic Packaging Cover	Up to £1,500	Up to £1,500	Up to £1,500
Natural Catastrophe Cover – on payment of the appropriate premium				
16	Natural Catastrophe Cover Excess	See policy wordings £50	See policy wordings £50	See policy wordings £50
Travel Dispute Professional Fees – on payment of the appropriate premium				
17	Travel Dispute Professional Fees Excess	£25,000 £35	£25,000 £35	£25,000 £35
Extended Travel Delay Cover – on payment of the appropriate premium				
18	Extended Travel Delay	£200 per 12 hrs to £1,000	£200 per 12 hrs to £1,000	Not Available
Wintersports Extension – on payment of the appropriate premium				
19	Ski Equipment	£500	£500	£500
	Single Article Limit	£250	£250	£250
	Ski Hire	£10 per day up to £250	£10 per day up to £250	£10 per day up to £250
	Delayed Ski Equipment	£150	£150	£150
20	Ski Pack	£400	£400	£400
21	Piste Closure	£35 per day up to £250	£35 per day up to £250	£35 per day up to £250
Golf Extension – on payment of the appropriate premium				
22	Loss of Golf Equipment(owned)	£1,500	£1,500	£1,500
	Single Article Limit	£300	£300	£300
	Equipment Hire	£75 per day up to £375	£75 per day up to £375	£75 per day up to £375
23	Loss of Green Fees	£75 per day up to £500	£75 per day up to £500	£75 per day up to £500
24	Hole in One	£100	£100	£100
Missed Connection Extension – on payment of the appropriate premium				
25	Missed Connection Cover	£500	£500	£500
	Medical & Repatriation Excess	nil	£150	£500
	Other Excess amounts (unless stated otherwise)*	nil	£75	£100

PRINCIPAL EXCLUSIONS AND LIMITATIONS

Medical Health Requirements

Restrictions in cover apply if a claim is made relating to a medical condition, illness, or injury, of the Insured Person(s), or any person who your travel depends on, which you or they knew about before you bought this insurance, or which develops before the travel to which this insurance applies begins. It is very important that you refer to the Pre-Existing Medical Conditions Clause on page 2 of the Policy Wording.

Hazardous Holiday Activities & Dangerous Pursuits

We will not pay any claim directly or indirectly resulting from participation in certain hazardous activities, professional or organised sports, racing, speed or endurance tests, or other dangerous activities. We may be prepared to offer cover for certain activities, so if you require such cover, or are unsure whether the particular activity / pursuit is considered hazardous by us, you should contact your Travel representative who arranged your insurance for advice.

Personal Property & Personal Money

Cover is provided for loss, damage, or theft of your Personal Property, including Personal Money and Loss of Documents. We may, however, take off an amount for wear and tear when settling a claim, depending on the age and condition of the property. Cover is only provided up to maximum amounts for individual items, valuable items, and cash within the overall limit. The Policy Wording provides full details of these limits.

Excesses

Certain sections of cover are subject to an excess applying to each claim. An excess means that you are responsible for the first sum per person per incident when you claim. The amount of any excess is detailed in the Policy Wording on the Table of Benefits - Schedule of Maximum Sums Insured page.

Duration of Cover

All trips must start and end from the United Kingdom if this is your country of residence including the Isle of Man and Channel Islands, and the policy must cover the whole duration of the trip, and cannot be effected once travel has commenced. Under your Annual Multi- Trip Policy, a maximum duration of any one trip applies. The limit is stated in the Policy Wording.

If you change your mind

If, having examined your Policy Wording, you decide the insurance does not meet your needs, you can cancel the insurance within 14 days from the date you receive the Policy Wording, and we will refund the premium provided you have not taken a trip to which the insurance applies, and you have not made a claim.

MAKING A CLAIM

If you wish to make a claim, please telephone the appropriate number(s) below:-

Emergency medical or travel expenses whilst abroad, please contact The Emergency Assistance Service –

Tel: UK (+44 outside UK) 01992 454 265

Fax UK (+44 outside UK) 01992 450 717

Please quote your Policy Number

Travel Legal Expenses Claims – Call Lexceteras Limited 0843 208 2031

All other Claims please report to Claims Department, 1-4 Limes Court, Conduit Lane, Hoddesdon, Hertfordshire EN11 8EP. Telephone 01992 708707 Claims on Section 15 (Schedule Airline Failure Dynamic Packaging Insurance) – International Passenger Protection Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR. Telephone 020 8776 3752 (Fax 020 8776 3751). Section 17 (Travel Disputes Professional Fees) is provided by UK General Insurance Limited, all potential claims must be reported to the Claims Helpline Service on 01384 377 000.

YOUR RIGHT TO COMPLAIN

Whilst every effort is made to maintain the highest service standards, should there be an occasion when the service you receive falls below the standard you expect, please contact:-

- The Intermediary or Company that sold you this insurance if about their service.
- Any complaint you may have regarding the insurance under your Policy, or the way a claim has been dealt with, please follow the Complaints Procedure detailed on your Policy Wording.
- If after following the procedure detailed in a) or b) above you are still dissatisfied, you have the right to refer your complaint to: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

Ageas Insurance Limited and PTI Travel Insurance Company Limited are covered by the FSCS. This means that you may be entitled to compensation from the Scheme if we are unable to meet our financial obligations. Full details are available from the FSCS.

Your policy is governed by English Law.

Optimum Underwriting Limited Registered in England No 3805719. Registered Office: 19 Bartlett Street, Croydon, Surrey CR2 6TB.

Ageas Insurance Limited Registered In England: No. 354568 Registered Office: Ageas House, Hampshire Corporate Park, Templars Way Eastleigh, Hampshire, SO53 3YA.

Optimum Underwriting Limited (FCA Register number is 308041) and Ageas Insurance Limited (FCA Register number is 202039) are authorised and regulated by the Financial Conduct Authority. You can check this on the Financial Services Register by visiting the FCA's website <http://www.fsa.gov.uk/register/home.do> or by contacting the FCA on 0800 111 6768.

Professional Travel Insurance (PTI) Company Limited are authorised and regulated by the Financial Services Commission (FSC) in Gibraltar. The FSC holds a register of all regulated firms on its website www.fsc.gi.

Policy Reference

Pre-Existing Medical Conditions

Page 2

Hazardous Pursuits

Pages 5, 6, 7 & 8

Section 8

Page 11 & 12

Schedule

Period of Insurance

Page 3 & 4

Cooling off Period

Page 1

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insurance claims

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medical emergencies

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