

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 Summary of Cover of your Policy wording and below. An Important Notice and Conditions are detailed on pages 1 and 4 to 8 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 M (Schedule Airline Failure and Dynamic Packaging Insurance) is underwritten by a consortium of Association of British Insurers, member companies and Lloyds Syndicates
- ▶ Section R (Travel Disputes Professional Fees) is provided by UK General Insurance Limited
- ▶ Section S (Natural Catastrophe) is provided by PTI Travel Insurance Company 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

| Single Trip and Annual Multi Trip Policies | | | | |
|--|----------------------------------|---|---|---|
| | | Platinum | Gold | Silver |
| A | Cancellation or Curtailment* | Up to £7,500 | Up to £3,000 | Up to £1,000 |
| B | Medical Expenses* | Up to £10,000,000 | Up to £10,000,000 | Up to £10,000,000 |
| | Dental Limit* | £250 | £250 | £250 |
| | Hospital Benefit | £20 per 24 hours up to a maximum of £1,500 | £10 per 24 hours up to a maximum of £500 | No Cover |
| C | Personal Accident | | | |
| | Death | £25,000 | £10,000 | £5,000 |
| | Loss of Limb/Sight | £25,000 | £25,000 | £25,000 |
| | Permanent Total Disablement | £25,000 | £25,000 | £25,000 |
| D | Travel Delay | £50 for each 12 hours up to a maximum of £1,000 | £15 for the first 12 hours, £15 per next 12 hours up to a maximum of £1,000 | £10 for the first 12 hours, £10 per next 12 hours up to a maximum of £100 |
| | Abandonment* | Up to £7,500 after 24 hours | Up to £3,000 after 24 hours | Up to £1,000 after 24 hours |
| | Missed Departure* | Up to £1,000 | Up to £500 | Up to £250 |
| E | Personal Baggage* | Up to £2,500 | Up to £1,500 | Up to £1,000 |
| | Single Item Limit | £500 | £200 | £150 |
| | Valuables Limit | £500 | £200 | £150 |
| | Spectacles/Sunglasses | £300 | £150 | £75 |
| | Delayed Baggage (after 24 hours) | Up to £500 | Up to £100 | Up to £100 |
| Extension to Personal Property on payment of appropriate premium – Gadget Cover | | | | |
| E1 | Gadget Cover | Up to £1000 | Up to £1000 | Up to £1000 |
| | Excess | £50 | £50 | £50 |
| F | Personal Money* | Up to £750 | Up to £500 | Up to £150 |
| | Cash Limit | Up to £400 | Up to £200 | Up to £150 |
| G | Loss of Passport* | Up to £250 | Up to £200 | Up to £200 |

| | | | | |
|--|--|--|--|--|
| H | Personal Liability* Rented Accommodation Limit* | Up to £2,000,000 £100,000 | Up to £2,000,000 £100,000 | Up to £2,000,000 £100,000 |
| I | Legal Costs and Expenses* | Up to £25,000 | Up to £25,000 | Up to £25,000 |
| J | Catastrophe | Up to £1,000 | Up to £1,000 | Up to £250 |
| K | Hijack | £50 per day up to £500 | £40 per day up to £500 | £30 per day up to £500 |
| L | Petcare | £40 per day up to £500 | £30 per day up to £200 | No Cover |
| M | Scheduled Airline Failure and Dynamic Packaging Cover | Up to £1,500 | Up to £1,500 | Up to £1,500 |
| Ski Extension – on payment of the appropriate premium | | | | |
| N1 | Ski Equipment* Single Article Limit | Up to £500 £250 | Up to £500 £250 | Up to £500 £250 |
| N2 | Ski Hire* Daily Hire Limit | Up to £250 £50 | Up to £250 £50 | Up to £250 £50 |
| N3 | Ski Pack | Up to £400 | Up to £400 | Up to £400 |
| N4 | Piste Closure Daily Limit | Up to £500 £25 | Up to £500 £25 | Up to £500 £25 |
| N5 | Avalanche Closure Daily Limit | Up to £500 £25 | Up to £500 £25 | Up to £500 £25 |
| Business Extension - on payment of the appropriate premium (except for Platinum- this cover is already included in the premium) | | | | |
| O1 | Business Equipment* Single Item Limit Computer Equipment* Samples Delayed Equipment Emergency Courier of Essential Equipment | Up to £2,000 £750 £1,000 £500 £100 per day up to £300 Up to £500 (after 12 hours) | Up to £2,000 £750 £1,000 £500 £100 per day up to £300 Up to £500 (after 12 hours) | Up to £2,000 £750 £1,000 £500 £100 per day up to £300 Up to £500 (after 12 hours) |
| O2 | Business Equipment Hire Daily Hire Limit | Up to £750 £150 | Up to £750 £150 | Up to £750 £150 |
| O3 | Business Money* Cash Limit | Up to £1,000 £500 | Up to £1,000 £500 | Up to £1,000 £500 |
| Golf Extension – on payment of the appropriate premium (except for Platinum- this cover is already included in the premium) | | | | |
| P1 | Golf Equipment* Single Article/Pair/Set Limit | Up to £1,500 in total including: £300 | Up to £1,500 in total including: £300 | Up to £1,500 in total including: £300 |
| P2 | Golf Pack | £50 per day up to a maximum of £500 in total | £50 per day up to a maximum of £500 in total | £50 per day up to a maximum of £500 in total |
| P3 | Golf Course Closure | £50 per day up to a maximum of £500 in total | £50 per day up to a maximum of £500 in total | £50 per day up to a maximum of £500 in total |
| P4 | Hole-in-One (Bar Bill) | Up to £100 | Up to £100 | Up to £100 |
| Wedding Extension – on payment of the appropriate premium (except for Platinum- this cover is already included in the premium) | | | | |
| Q | Wedding Cover* Rings Limit Wedding Attire Limit Wedding Gifts Limit Wedding Photos or Video Recording Limit | Up to £1,000 £250 £1,000 £1,000 £750 | Up to £1,000 £250 £1,000 £1,000 £750 | Up to £1,000 £250 £1,000 £1,000 £750 |
| * | *EXCESS | £35 | £50 | £100 |

| Travel Disputes Professional Fees - on payment of the appropriate premium | | | | |
|---|-----------------------------------|---------------------|---------------------|---------------------|
| R | Travel Disputes Professional Fees | Up to £25,000 | Up to £25,000 | Up to £25,000 |
| | Excess | £35 | £35 | £35 |
| Natural Catastrophe Cover - on payment of the appropriate premium | | | | |
| S | Natural Catastrophe Cover | See policy wordings | See policy wordings | See policy wordings |
| | Excess | £50 | £50 | £50 |
| Missed Connection Cover - on payment of the appropriate premium | | | | |
| T | Missed Connection Cover | Up to £500 | Up to £500 | Up to £500 |
| | Excess | £35 | £50 | £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 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 summary of cover above.

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.

Policy Reference

Pre-Existing Medical Conditions
Page 3-4

Hazardous Pursuits
Pages 4-6

Section E, F and G
Page 10-11

Schedule

Period of Insurance
Page 3

Cooling off Period
Page 6

▶ 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 Assistance Company –
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 M (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 R (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 in 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.