

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 Astrenska 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

Please note reduced sums insured apply to certain age groups.
Policy excesses are applied on a per person, per claim, per section basis.

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 Emergency Assistance Service –

Tel: UK (+44 outside UK) 0044 (0)208 865 3065

Fax UK (+44 outside UK) 0044 (0)1444 410 164

Please quote your Policy Number

Travel Legal Expenses Claims – Call Lexceteras Limited 0843 208 2031

All other Claims please report to Claims Department, INTANA, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN.

Tel: +44 (0)208 865 3064 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: -

- a. The Intermediary or Company that sold you this insurance if about their service.
- b. 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.
- c. 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, Exchange Tower, Harbour Exchange Square, 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.

Astrenska is a trading name of Collinson Insurance Services Limited, Registered number: 758979, Registered in England & Wales; Registered Office: Cutlers Exchange, 123 Houndsditch, London, EC3A 7BU.

Collinson Insurance Services Limited's parent company is The Collinson Group Limited; Registered number: 2577557; Registered in England & Wales; Registered Office: Cutlers Exchange, 123 Houndsditch, London, EC3A 7BU. Collinson Insurance Services Limited is authorised and regulated by the Financial Conduct Authority (FCA Register number is 311883).

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.