

Summary of Travel Cover...

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 on page 4 of your Policy wording. An Important Notice, and Important Notes are detailed on pages 2, 9 & 10 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 Groupama Insurance Company Limited, except Section 19 – Legal Expenses – for which the insurer is IGI 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 / Booking Confirmation / Validation Certificate.



It is very important that you refer to the Medical Health Requirement Clause on page 9 of the Policy Wording, as you may be able to obtain cover for such medical conditions by contacting the Medical Screening Helpline. If you have any queries regarding cover, you should contact the insurance agent who arranged your insurance for advice.	
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 the insurance agent who arranged your insurance for advice or refer to pages 5, 6 & 7 of the Policy Wording.	Amateur Sporting & Hazardous Activities pp 5, 6 & 7 General Exclusions pp 20 & 21
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.	Section 9 pp 15 & 16
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 Summary of Cover page, and under the Sections to which an excess applies.	Summary of Cover p 4
Duration of Cover	
All trips must start from, and end in the United Kingdom (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. If your insurance is under an Annual Multi-Trip Policy, a maximum duration of any one trip applies. The limit, including the limit for Winter Sports cover (if applicable) is stated in the Policy Wording.	Important Notes pp 9 & 10
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. If you wish to cancel your insurance you should contact the insurance agent who arranged your insurance.	Important Notice & Period of Insurance pp 2 & 9

MAKING A CLAIM
 If you wish to make a claim, please telephone the appropriate number below:-
 Emergency medical or travel expenses whilst abroad – Telephone FirstAssist Emergency Service +44 (0)20 8763 3118.
 Travel Legal Expenses Claims – Telephone Lexceteras Limited 0871 2229842
 All other Claims please report to Claims International Limited, PO Box 1037, Oakleigh House, Cardiff CF11 1HU. Telephone 0845 6049855 (Fax 0845 6048634). Email travelclaims@cl-uk.com
 Please quote Scheme Number 314

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. If you are then dissatisfied with the way your complaint has been handled, please contact:
 The Managing Director, Optimum Underwriting Limited, PO Box 337, Dorking, Surrey RH4 3YN
 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 page 22 of 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, South Quay Plaza, 183 Marsh Wall, London E14 9SR

THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)
 Both Optimum Underwriting Limited and Groupama 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.

Optimum Underwriting Limited Registered; in England No 3805719.
 Registered Office: Somers, Cranbrook Road, Benenden, Kent TN17 4ET.
 Optimum Underwriting Limited are Underwriting Agents for Groupama Insurance Company Limited.
 Both Companies and IGI Insurance Company Limited are Authorised and Regulated by the Financial Services Authority.

The Cover	Up to Limit of (£) per Insured Person	Excess	Section of the Policy Wording that contains further details	
Section of Cover				
Cancellation	£3,000	£50 - UK and Europe / £100 - Worldwide (£10 for Loss of Deposit)	Section 1	p 11
Curtailement	£3,000	£50 - UK and Europe / £100 Worldwide	Section 2	pp 11 & 12
Missed Departure	£750	Nil	Section 3	p 12
Travel Delay	£100 / £3000	£50 (Abandonment only)	Section 4	pp 12 & 13
Personal Accident	Death £25,000 Loss of Limb(s) / Sight / PTD £25,000	Nil	Section 5	p 13
Emergency Medical Expenses	£5,000,000	£100	Section 6	pp 13 & 14
Medical Inconvenience Benefit	£1,500	Nil	Section 7	p 14
United Kingdom Expenses	£500	Nil	Section 8	p 14
Personal Property	£1,500	£50	Section 9	pp 15 & 16
Personal Money	£500 (Cash Limited to £250)	£50	Section 9	pp 15 & 16
Loss of Passport/Driving Licence	£300	Nil	Section 10	p 16
Personal Public Liability	£2,000,000	Nil	Section 11	p 16
Hijack	£1,000	Nil	Section 12	p 17
Mugging Benefit	£1,000	Nil	Section 13	p 17
Catastrophe	£500	Nil	Section 14	p 17
Legal Expenses	£10,000	Nil	Section 19	pp 19 & 20

If you have chosen Winter Sports cover, and paid the additional premium required for this cover, the following also applies:-

Cover	Up to limit of (£) per Insured Person	Excess	Section of the Policy Wording that contain further details	
Ski Equipment	£500	£50	Section 15	pp 15 & 16
Ski Pack	£300	£50	Section 16	p 16
Piste Closure	£300	Nil	Section 17	pp 16 & 17
Avalanche Closure	£150	Nil	Section 18	p 17

Principal Exclusions and Limitations / Medical Health Requirements	Policy Reference
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.	Medical Health Requirements Clause Page 9