

POLICY SUMMARY

Please read carefully and retain

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 Cover on pages 1 and 2 of **Your Policy** Wording. Important Notes and Terms of Cover are detailed on pages 2 to 4 of **Your Policy** Wording. This **Policy** Summary does not form part of the **Policy** Wording.

INSURER: this insurance is underwritten by Lloyd's Syndicate 4020

PURPOSE OF THIS INSURANCE: to provide financial and emergency medical assistance for Your trip(s).

PERIOD OF COVER: as stated on Your Policy Schedule/Booking Confirmation

LAW APPLICABLE TO THIS POLICY: English Law.

THE COVER

These are the maximum sums insured. Please refer to your policy validation certificate for the exact levels of cover you have purchased.

Section of Cover	Up to Limit of (£/€) per Insured Person	Excess	Section of Policy Wording that contains further details	
Cancellation	£5,000/€7,500	£100/€150	Section A	Page 6
Curtailment	£5,000/€7,500	£100/€150	Section A	Page 6
Missed Departure	£500/€750	£100/€150	Section H	Page 9
Travel Delay	£200/€300	Nil	Section F	Page 9
Holiday Abandonment	£3,000/€4,500	£100/€150	Section F	Page 9
Personal Accident	£25,000/€37,500	Nil	Section I	Page 10
• Loss of Limbs or Sight (aged 18-64)	£25,000/€37,500	Nil	Section I	Page 10
• Death Benefit (aged 18-64)	£15,000/€22,500	Nil	Section I	Page 10
• Death Benefit (aged under 18)	£2,500/€3,750	Nil	Section I	Page 10
Emergency Medical and Travel Expenses	£5,000,000/€7,500,000	£100/€150	Section B	Page 7
Hospital Benefit	£600/€900	Nil	Section C	Page 8
Personal Money	£300/€450	£100/€150	Section E	Page 9
• Cash Limited (aged 18 and above)	£150/€225	£100/€150	Section E	Page 9
• Cash Limit (aged under 18)	£100/€150	£100/€150	Section E	Page 9
Personal Effects and Baggage	£5,000/€7,500	£100/€150	Section D	Page 8
• Single Item Limit	£300/€450	£100/€150	Section D	Page 8
• Valuables Limit	£300/€450	£100/€150	Section D	Page 8
• Travel Documents	£300/€450	£100/€150	Section D	Page 8
• Delayed Baggage	£300/€450	£100/€150	Section D	Page 8
Personal Liability	£2,000,000/€3,000,000	£250/€375	Section J	Page 10
Hijack	£3,500/€5,250	Nil	Section G	Page 9
Legal Expenses	£10,000/€15,000	£250/€375	Section K	Page 10

If **You** have chosen Winter Sports Cover, Golf Cover, Business Cover or Collision Damage Waiver Cover and have paid the additional premium required for this cover, the following also applies:

Section of Cover	Up to Limit of (£/€) per Insured Person	Excess	Section of Policy Wording that contains further details	
Ski Equipment owned • Single Item Limit	£500/€750 £200/€300	£100/€150 £100/€150	Section L Section L	Page 11 Page 11
Ski Hire	£400/€600	Nil	Section M	Page 11
Ski Pack	£300/€450	Nil	Section N	Page 12
Piste Closure	£300/€450	Nil	Section O	Page 12
Avalanche Delay	£500/€750	£100/€150	Section P	Page 12
Golf Equipment • Single Item Limit	£1,000/€1,500 £500/€750	£100/€150 £100/€150	Section Q Section Q	Page 12 Page 12
Hired Golf Equipment • Single Item Limit	£500/€750 £250/€375	£100/€150 £100/€150	Section R Section R	Page 13 Page 13
Green Fees	£300/€450	Nil	Section S	Page 13
Business Equipment • Single Item Limit	£2,000/€3,000 £500/€750	£100/€150 £100/€150	Section T Section T	Page 13 Page 13
Additional Personal Accident Benefit	Normal Benefit x 2	N/A	Section U	Page 14
Collision Damage Waiver Cover	£500/€750	£100/€150	Section V	Page 14

PRINCIPAL EXCLUSIONS AND LIMITATIONS	Policy Reference
<p>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 on whom Your travel depends, which You or they knew about before You bought this insurance, or develops before the travel to which this insurance applies, begins. It is very important that You refer to the Pre-Existing Policy Definition on page 5 of the Policy Wording. If You have any queries regarding cover, You should contact the insurance agent who arranged Your insurance for advice.</p>	Definitions Page 5 and Policy Wording Pages 7 and 8
<p>Hazardous Activities 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. A list of activities covered on an incidental basis is shown within the Policy Definitions. If You have any queries regarding cover, You should contact the insurance agent who arranged Your insurance for advice.</p>	Definitions Page 5
<p>Personal Property 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.</p>	Section D Page 8 and Section E Page 9
<p>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 Schedule of Cover page, and under the Sections to which the Excess applies.</p>	Schedule of Cover Pages 1 and 2
<p>Duration of Cover All trips must start and end from Your Country of Residence, 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.</p>	Certificate Periods Page 4
<p>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.</p>	Cooling Off Period Page 3

MAKING A CLAIM

If **You** wish to make a claim, please telephone the appropriate number below.

Medical Emergency Assistance:

You must notify Specialty Assist immediately of any serious illness or **Accident** abroad where **You** are admitted to hospital or **You** are anticipating having to return home early or extend **Your** stay because of any illness or injury. Specialty Assist provide a 24-hour, multi-lingual emergency service, 365 days per year and can be contacted by telephone, fax or email:

Tel: +44 (0)20 7902 7405

Fax: +44 (0)20 7928 4748

Email: operations@specialty-assist.com

All other claims must be made direct to:

Europesure Claims Service

8-10 High Street,

Billericay,

Essex CM12 9BQ

Tel: +44 (0) 1277 623562

Fax: +44 (0) 1277 623568

Email: claims@europesure.com

They will send **You** a claim form which **You** will need to complete and return to them with **Your Certificate** and any other documents requested. Please quote the scheme number shown at the top of page one and **Your** Validation Certificate number.

COMPLAINTS

Our aim is to ensure that all aspects of **Your** insurance are dealt with promptly, efficiently and fairly. At all times **We** are committed to providing **You** with the highest standard of service.

If **You** have any questions or concerns about **Your** policy or the handling of **Your** insurance policy or claim then **You** should direct your enquiry in writing to:

The Compliance Officer

Besso Limited

8-11 Crescent

London EC3N 2LY

In the event that **You** remain dissatisfied **You** can refer to matter to Policyholder & Market Assistance at Lloyd's. The contact details are:

Policyholder & Market Assistance

Lloyds Market Services

G6/86

1 Lime Street

London EC3M 7HA.

Tel: 020 7327 5693

Fax: 020 7327 5225

Email: complaints@lloyds.com

Copies of our complaints procedures are also available from this address.

Complaints that cannot be resolved by Policyholder & Market Assistance at Lloyd's may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process. This complaint procedure is without prejudice to **Your** right to take legal proceedings.

THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS) – Status Insurance Management Limited and Lloyd's 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.

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